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PRIVATE PASSENGER AUTOMOBILE REPORT

Missouri Department of Commerce & Insurance



DCI

Missouri Department of Commerce & Insurance

TABLE OF CONTENTS

- 1 *DISCLAIMER* 3**
- 2 *DEFINITION OF TERMS* 4**
- 3 *HIGHLIGHTS* 5**
- 4 *STATEWIDE SUMMARY* 6**
 - 4.1 *LIABILITY* 6
- 5 *LIABILITY* 21**
 - 5.1 *EXPOSURES AND PREMIUMS* 21
 - 5.2 *LOSS COUNTS AND TOTALS* 33
 - 5.3 *LOSS RATIOS* 56
- 6 *APPENDIX* 67**
 - 6.1 *LIABILITY* 67
 - 6.1.1 *EXPOSURES AND PREMIUMS* 67
 - 6.1.2 *LOSS COUNTS AND TOTALS* 73

1 DISCLAIMER

This report is based upon data provided by insurers to the Missouri Department of Commerce & Insurance (DCI). These data include detailed premium and loss information for homeowners, private passenger auto, earthquake, farmowners, and mobile homes insurance that insurers are required to report under Section 374.405 RSMo. DCI makes every possible effort to ensure these data are accurate and complete. However, the accuracy of the report depends largely on the accuracy of the data filed by insurers.

Questions regarding this report should be addressed to the Business Analytics/Statistics Section of the Missouri Department of Commerce & Insurance, P.O. Box 690, Jefferson City, MO 65102-0690. Emails can be sent to statistics@insurance.mo.gov.

DCI also publishes other reports on the insurance market in Missouri. With this information, DCI aims to facilitate the flow of insurance market information for consumers, insurance companies, and DCI employees.

ALSO AVAILABLE FROM DCI

- Missouri Complaint Report
- Missouri Health Insurance Report
- Missouri Homeowners Insurance Report
- Missouri Legal Malpractice Report
- Missouri Life, Accident, & Health Supplement Report
- Missouri Medical Professional Liability Insurance Report
- Missouri Mortgage Guaranty Report
- Missouri Products Liability Report
- Missouri Property & Casualty Supplement Report
- Missouri Residential Earthquake Coverage Report

The reports, including this report, are available on the DCI website:
www.insurance.mo.gov/reports/.

DCI also maintains the following databases:

- Missouri ZIP code insurance data for homeowners/dwelling fire, farmowners, mobile homes, earthquake, and private passenger automobile
- Medigap (Medicare supplement) experience data
- Commercial liability experience data

Additional information on the content of these databases is available on DCI's website:
www.insurance.mo.gov/reports/.

Aggregate data (non-company specific) is available to the public. Some data are available for a fee. Data requests should be directed to the Business Analytics/Statistics section at statistics@insurance.mo.gov.

2 DEFINITION OF TERMS

AVERAGE ANNUAL PREMIUM: The average amount of premium paid per exposure for insurance over a one-year period.

$$\frac{\text{Premium Written}}{\text{Exposures Written}}$$

DOLLAR LOSSES PAID: The amount of losses paid during the year, less salvage and subrogation amounts. It does not include loss adjustment expenses.

EXPOSURES WRITTEN: An exposure is one month of private passenger automobile coverage reported in the year the policy is effective less the number of exposures canceled that year.

LIABILITY: A type of private passenger automobile coverage that covers bodily injury and property damage that results from an accident for which an insured of the liability policy is responsible.

LOSS FREQUENCY: A measure of the number of losses with respect to the size of the market.

$$\frac{\text{Number of Losses}}{\text{Exposures Written}}$$

LOSS SEVERITY: A measure of the average loss amount per loss.

$$\frac{\text{Dollar Losses Paid}}{\text{Number of Losses}}$$

LOSS RATIO: A measure of how much is paid out in claims compared to the amount of written premium.

$$\frac{\text{Dollar Losses Paid}}{\text{Premium Written}}$$

PURE PREMIUM: A measure of the amount of losses paid with respect to the size of the market.

$$\frac{\text{Dollar Losses Paid}}{\text{Exposures Written}}$$

3 HIGHLIGHTS

This report presents data regarding trends in Missouri's private passenger automobile insurance markets. It should be noted that for the purposes of this report, 'counties' is defined to include the 114 counties in Missouri plus the City of St. Louis.

This report focuses on both statewide trends and market issues in subsections of the state. Among the highlights:

Private Passenger Automobile - Liability Coverage:

- 1.** Average annual premium largely remained level for liability coverage.
- 2.** In 2023, there were 4,385,505 exposures in Missouri for liability coverage with an average annual premium of \$437. St. Louis County had the most exposures of any county with 743,650.
- 3.** St. Louis City had the highest average annual premium of any county at \$673.
- 4.** Mississippi County saw the largest increase since 2014 in average annual premium for liability coverage with a 61.8% increase, not accounting for inflation.
- 5.** The southeastern counties and St. Louis City have the highest premium relative to income for liability coverage. In contrast, northern counties had the lowest premiums relative to income for liability coverage.
- 6.** In 2023, there were 129,943 losses in Missouri for liability coverage with an average loss severity of \$9,726. St. Louis County had the most losses with 26,712.
- 7.** The counties in and surrounding St. Louis and Kansas City had the highest pure premium in 2023.
- 8.** On average in Missouri, pure premium has increased 42% since 2014 for liability coverage.
- 9.** Clinton County had the largest increase in pure premium since 2014 for liability coverage. Clinton County also had the highest loss ratio for liability coverage in 2023.
- 10.** Loss severity has increased by 62% from 2014 (\$6.1K) to 2023 (\$9.9K).
- 11.** Loss ratio increased 2% from 2014 (63%) to 2023 (65%). The 10-year maximum occurred in 2017 at 76%, and the minimum value of 61% occurred in 2021.
- 12.** Loss frequency decreased 1% from 2014 (4%) to 2023 (3%). The 10-year maximum occurred in 2017 at 5%.

4 STATEWIDE SUMMARY

4.1 LIABILITY

Table 4.1.1: LIABILITY - EXPOSURES, PREMIUMS, AND LOSSES | PRIOR TEN YEARS

This table shows a number of measures that are frequently used throughout this report. These measures include written premium, average annual premium, loss severity, pure premium, dollar losses paid, exposures written, number of losses, loss ratio, and loss frequency. Inflation-adjusted numbers are provided for several of these measures. Definitions can be found in the “Definition of Terms” section.

Figure 4.1.1.1: LIABILITY - EXPOSURES WRITTEN | PRIOR TEN YEARS

This graph shows the number of exposures written over the prior ten years.

Figure 4.1.1.2: LIABILITY - PREMIUM WRITTEN | PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

This graph shows the volume of premium written for the past ten years with and without inflation adjustments.

Figure 4.1.1.3: LIABILITY - AVERAGE ANNUAL PREMIUM | PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

This graph shows average annual premiums over the past ten years with and without inflation adjustments.

Figure 4.1.1.4: MEDIAN INCOME VS. AVERAGE ANNUAL PREMIUM | 2023

This graph shows a scatterplot of median income in each Missouri county versus average annual premium in those counties.

Figure 4.1.1.5: PURE PREMIUM VS. AVERAGE ANNUAL PREMIUM | 2023

This is a scatterplot showing pure premium versus average annual premium for each county in the state for 2023.

Figure 4.1.1.6: LIABILITY - NUMBER OF LOSSES | PRIOR TEN YEARS

This graph shows the number of losses over the past ten years.

Figure 4.1.1.7: LIABILITY - DOLLAR LOSSES PAID | PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

This chart shows dollar losses paid for the prior ten years with and without adjusted for inflation.

Figure 4.1.1.8: LIABILITY - LOSS FREQUENCY | PRIOR TEN YEARS

This chart shows loss frequency for the prior ten years.

Figure 4.1.1.9: LIABILITY - LOSS SEVERITY | PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

This chart shows loss severity with and without adjustments for inflation for the prior ten years.

Figure 4.1.1.10: LIABILITY - PURE PREMIUM | PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

This chart shows pure premium with and without inflation adjustments for the prior ten years.

Figure 4.1.1.11: EXPOSURES VS. LOSSES | PRIOR TEN YEARS

This figure shows two graphs. The first one plot loss amounts and written premiums, and the second plots loss counts and exposures.

Figure 4.1.1.12: BREAKDOWN OF LOSS RATIO | PRIOR TEN YEARS

This chart shows loss ratios for the prior ten years.

LIABILITY - EXPOSURES, PREMIUMS, AND LOSSES

PRIOR TEN YEARS

Measure	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Dif- ference
Premium Written (\$M)	\$1,400	\$1,459	\$1,580	\$1,702	\$1,782	\$1,828	\$1,806	\$1,858	\$1,971	\$1,915	36.8%
Premium Written, Adjusted for Inflation, 2023 (\$M)	\$1,749	\$1,829	\$1,966	\$2,083	\$2,142	\$2,175	\$2,133	\$2,080	\$2,047	\$1,915	9.5%
Average Annual Premium	\$324	\$335	\$359	\$380	\$392	\$400	\$385	\$373	\$391	\$437	34.7%
Average Annual Premium, Adjusted for Inflation, 2023	\$405	\$420	\$446	\$465	\$472	\$475	\$455	\$417	\$406	\$437	7.9%
Loss Severity	\$4,879	\$5,168	\$5,266	\$5,621	\$5,781	\$6,443	\$7,454	\$7,612	\$8,685	\$9,926	103.4%
Loss Severity, Adjusted for Inflation, 2023	\$6,095	\$6,482	\$6,553	\$6,880	\$6,949	\$7,666	\$8,804	\$8,518	\$9,019	\$9,926	62.9%
Pure Premium	\$203	\$217	\$236	\$290	\$244	\$267	\$236	\$226	\$264	\$284	39.9%
Pure Premium, Adjusted for Inflation, 2023	\$254	\$272	\$293	\$355	\$293	\$318	\$279	\$252	\$274	\$284	12.0%
Dollar Losses Paid (\$M)	\$877	\$942	\$1,039	\$1,298	\$1,107	\$1,221	\$1,107	\$1,124	\$1,329	\$1,245	42.0%
Dollar Losses Paid, Adjusted for Inflation, 2023 (\$M)	\$1,096	\$1,182	\$1,293	\$1,589	\$1,330	\$1,453	\$1,308	\$1,258	\$1,380	\$1,245	13.7%
Exposures Written (K)	4,320	4,351	4,406	4,480	4,541	4,575	4,691	4,985	5,036	4,385	1.5%
Number of Losses	179,773	182,382	197,307	230,935	191,441	189,558	148,548	147,724	153,060	125,473	-30.2%
Loss Ratio	62.6%	64.6%	65.8%	76.3%	62.1%	66.8%	61.3%	60.5%	67.4%	65.0%	2.4%
Loss Frequency	4.2%	4.2%	4.5%	5.2%	4.2%	4.1%	3.2%	3.0%	3.0%	2.9%	-1.3%

Table 4.1.1

LIABILITY - EXPOSURES WRITTEN

PRIOR TEN YEARS

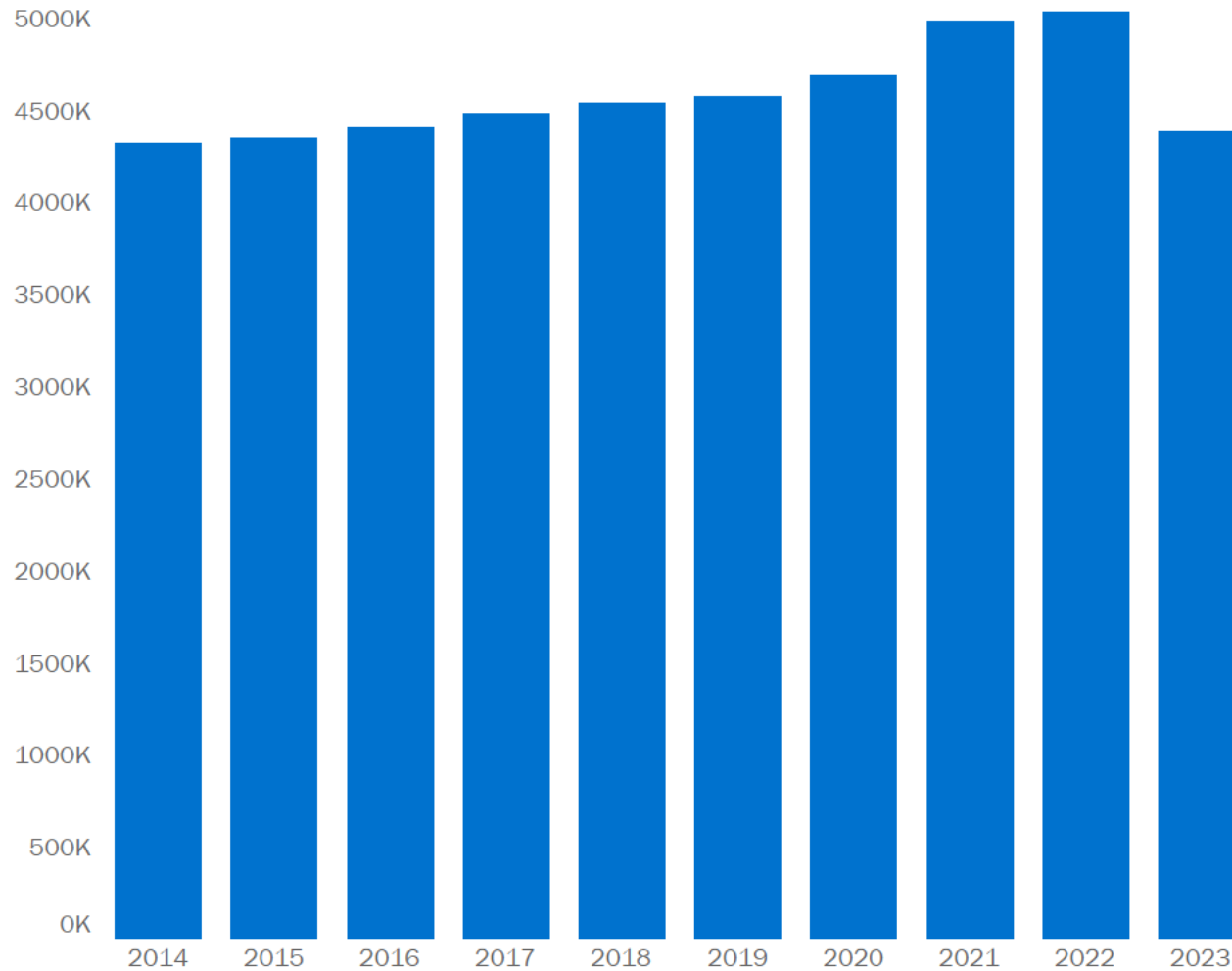


Figure 4.1.1.1

LIABILITY - PREMIUM WRITTEN

PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

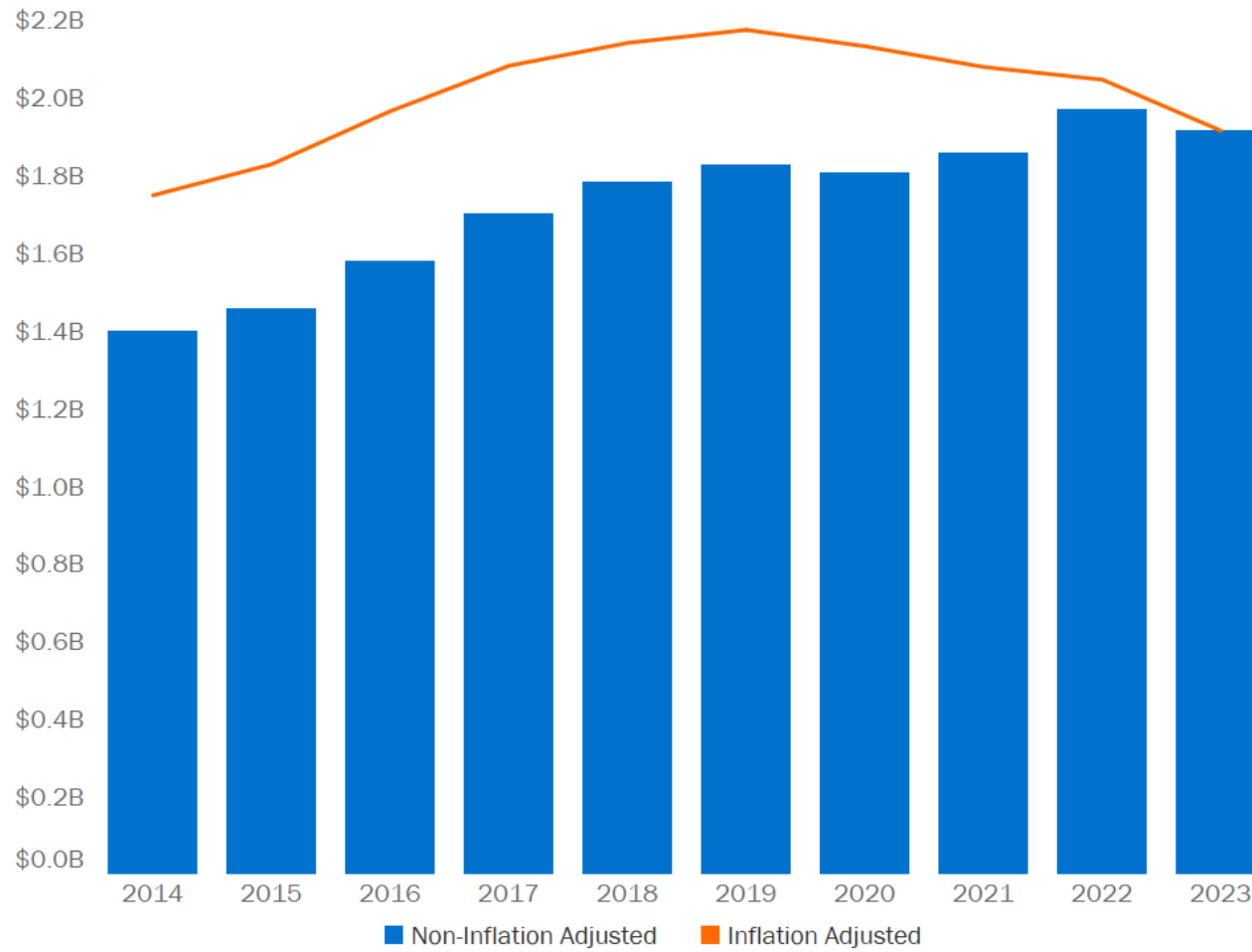


Figure 4.1.1.2

LIABILITY - AVERAGE ANNUAL PREMIUM

PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

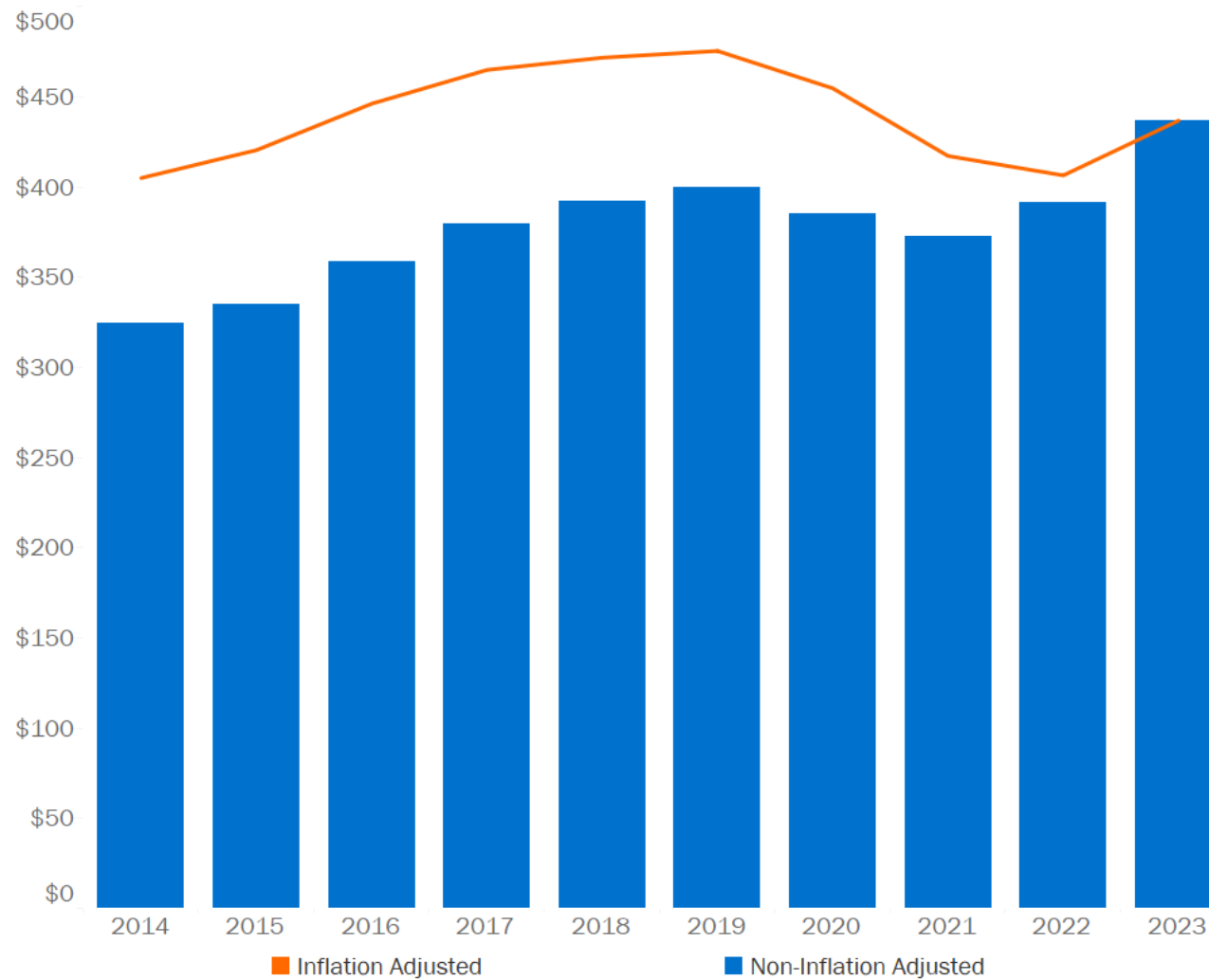


Figure 4.1.1.3

MEDIAN INCOME VS. AVERAGE ANNUAL PREMIUM

2023

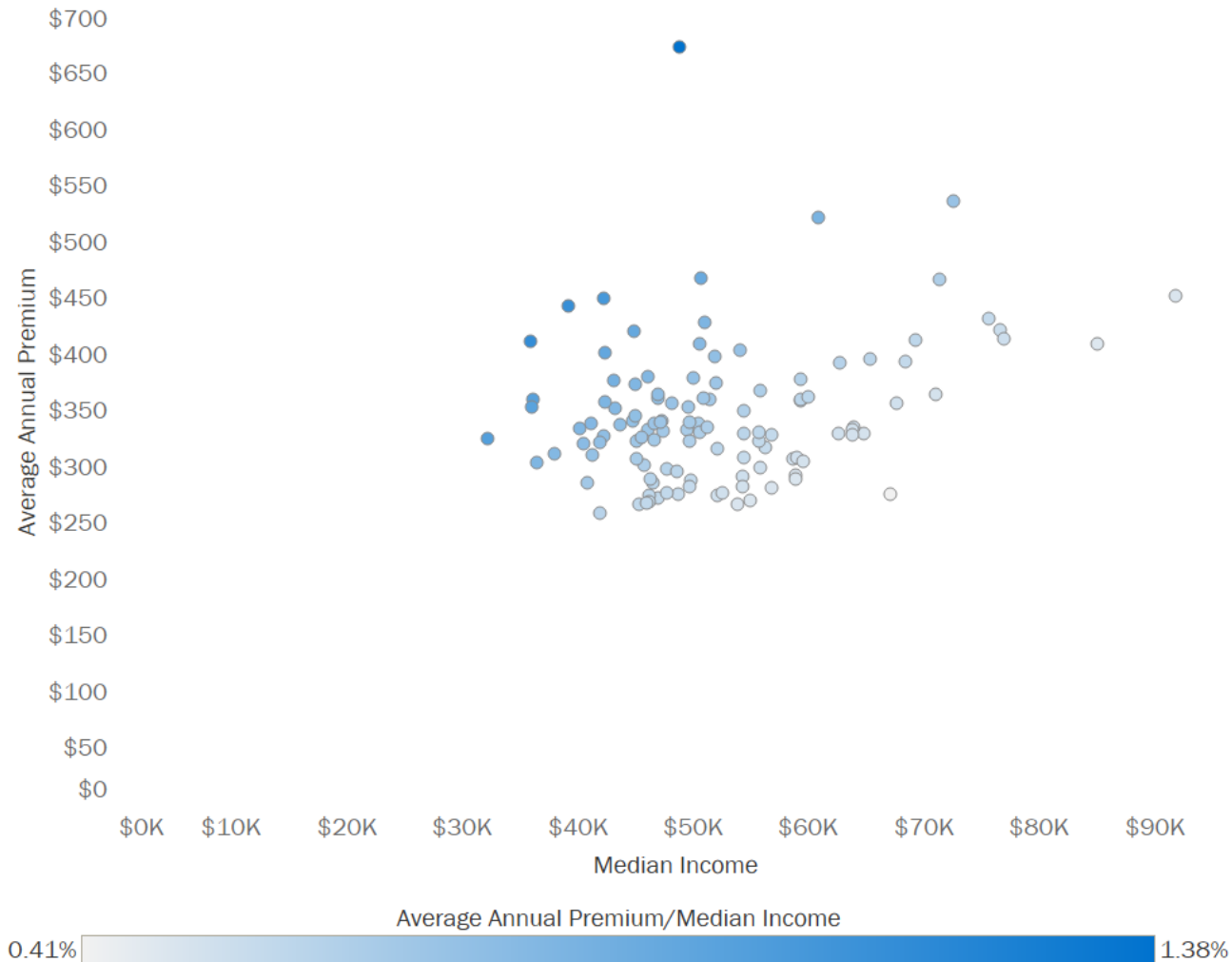


Figure 4.1.1.4

PURE PREMIUM VS. AVERAGE ANNUAL PREMIUM

2023

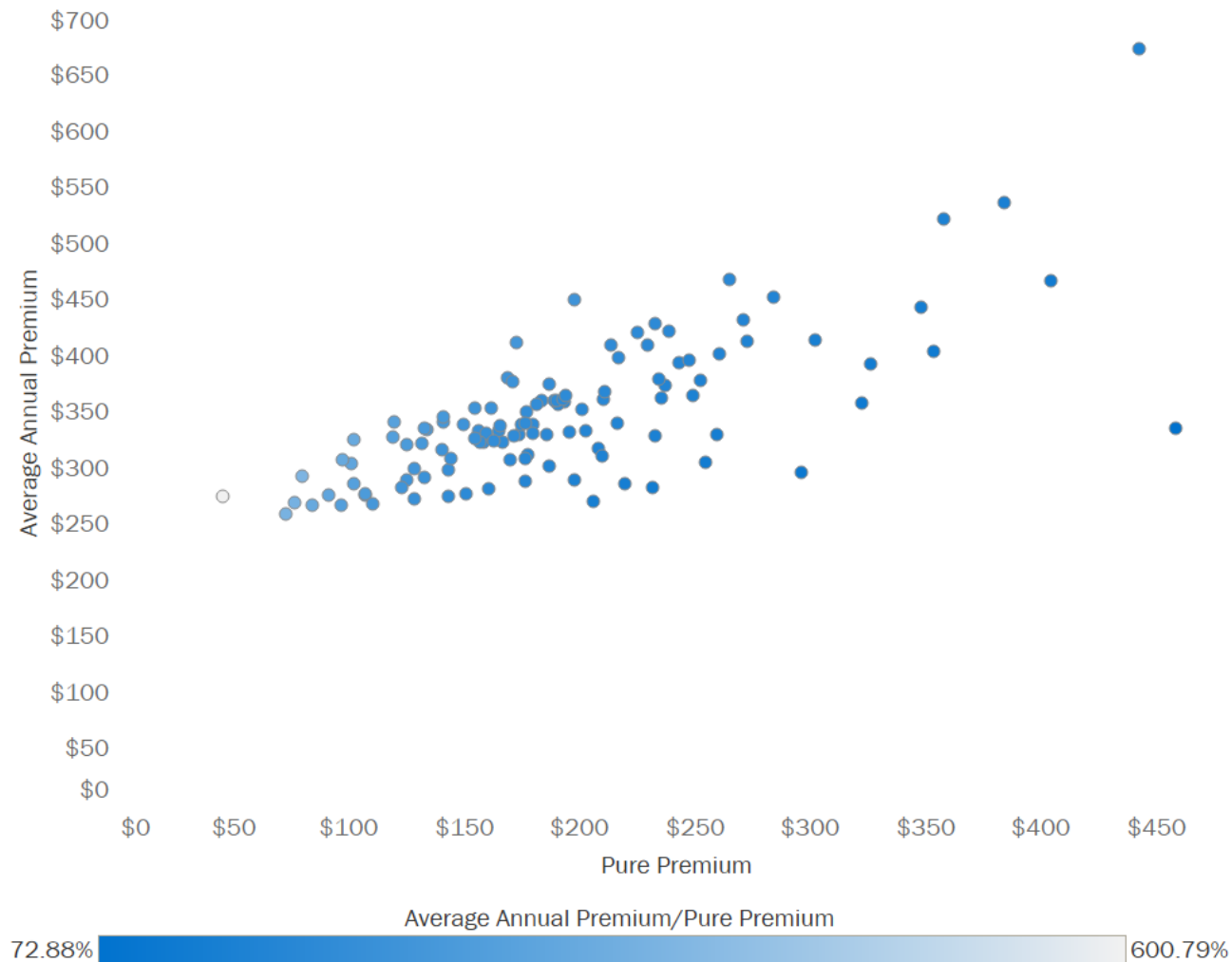


Figure 4.1.1.5

LIABILITY - NUMBER OF LOSSES

PRIOR TEN YEARS

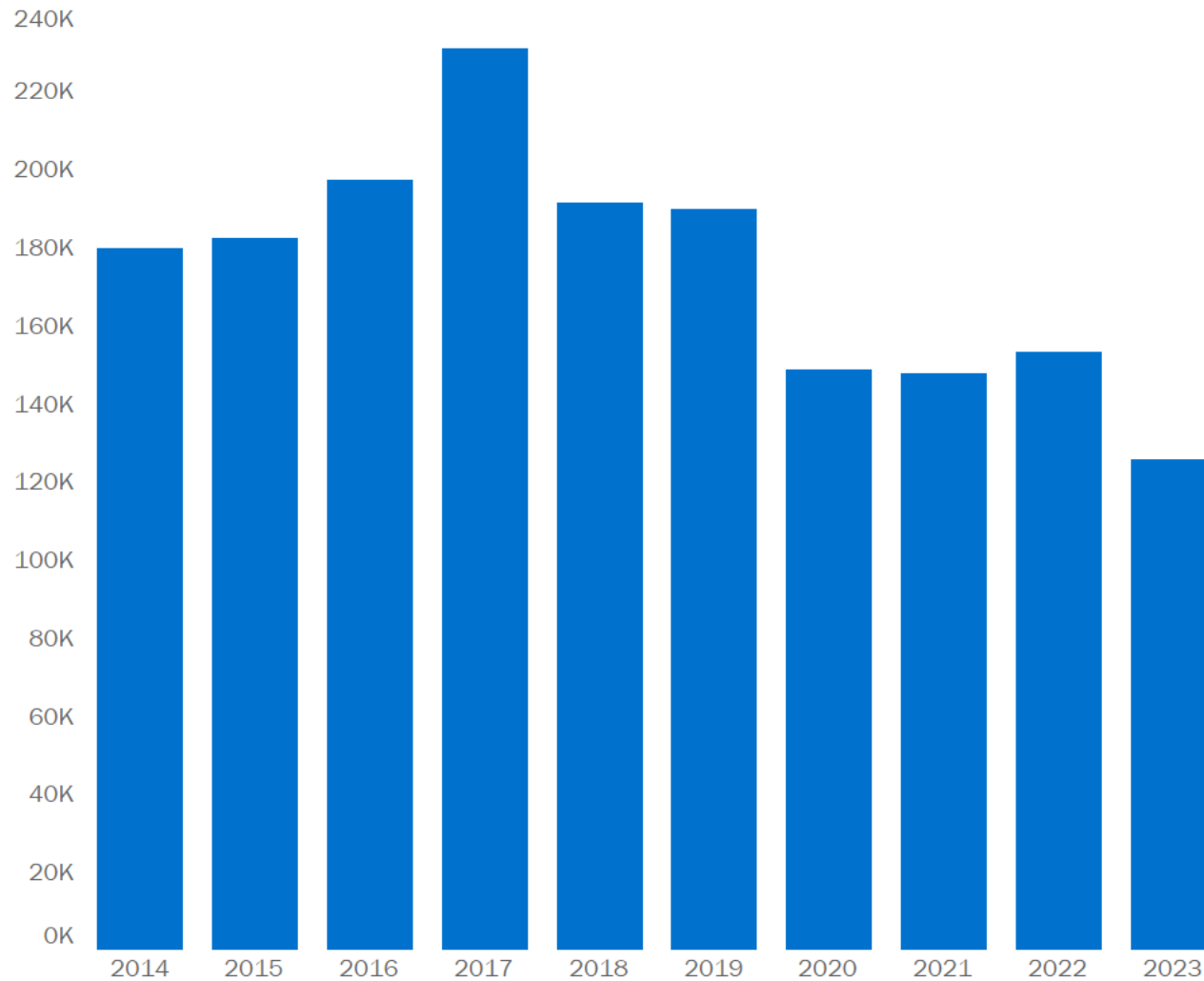


Figure 4.1.1.6

LIABILITY - DOLLAR LOSSES PAID

PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

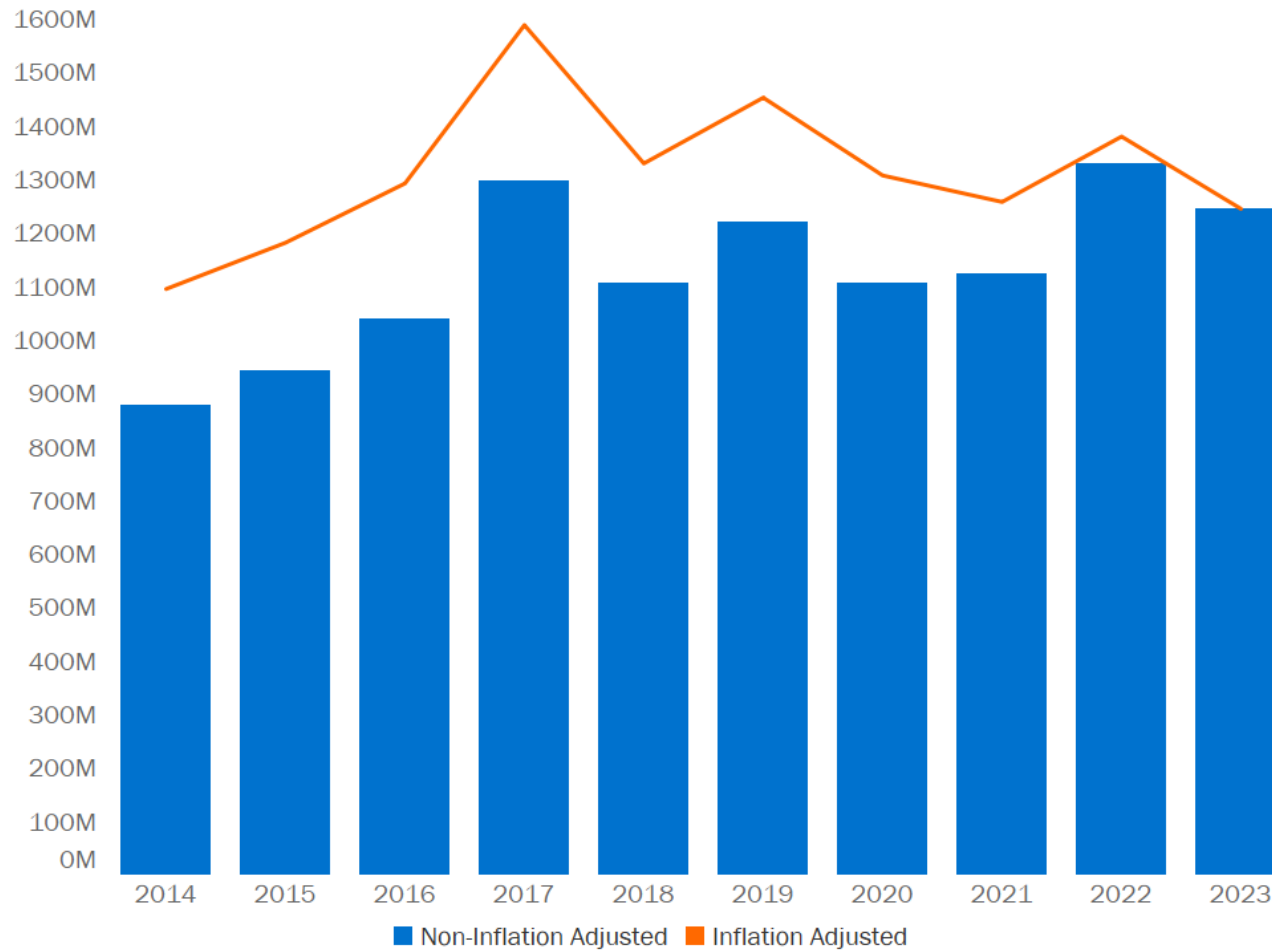


Figure 4.1.1.7

LIABILITY - LOSS FREQUENCY

PRIOR TEN YEARS

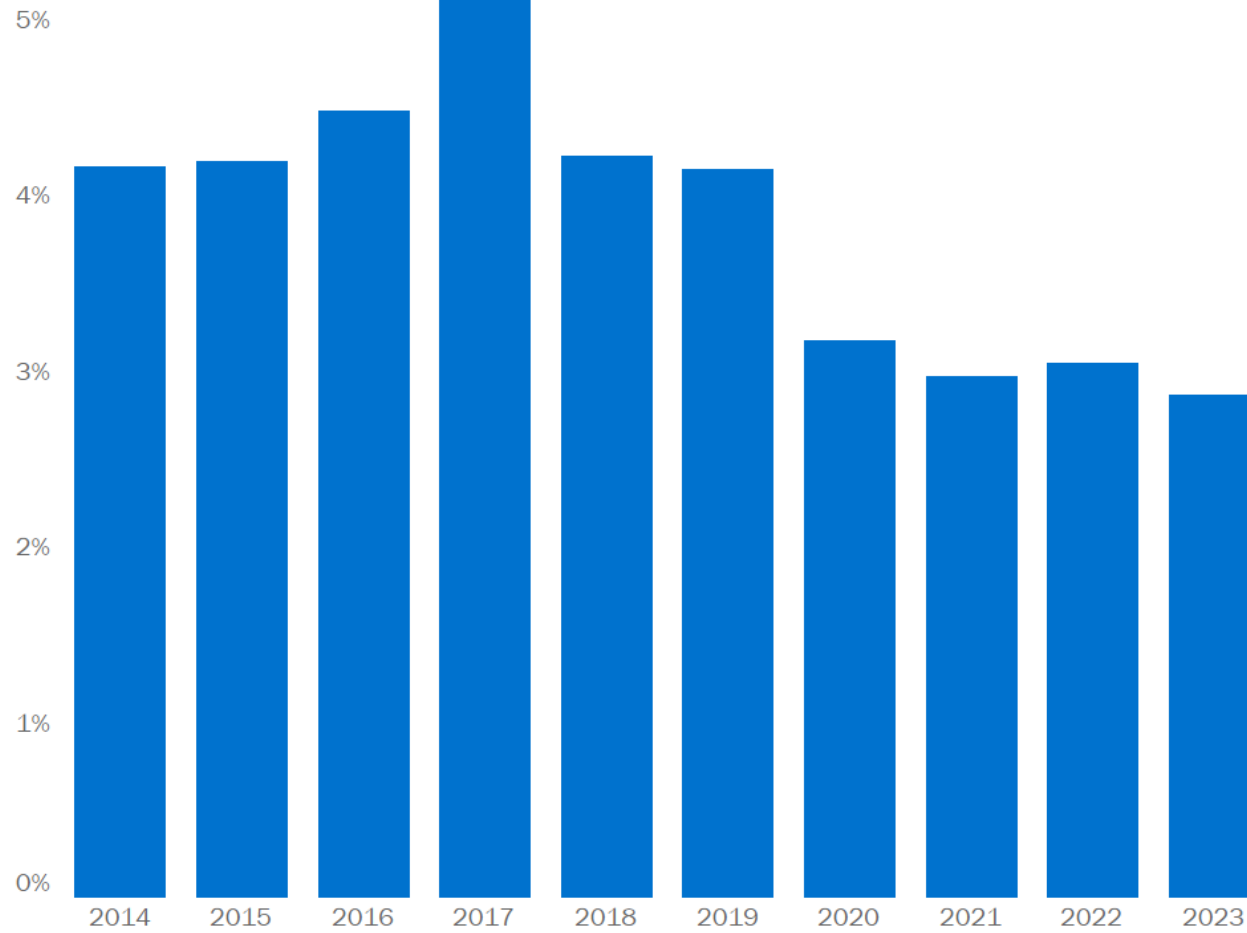


Figure 4.1.1.8

LIABILITY - LOSS SEVERITY

PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

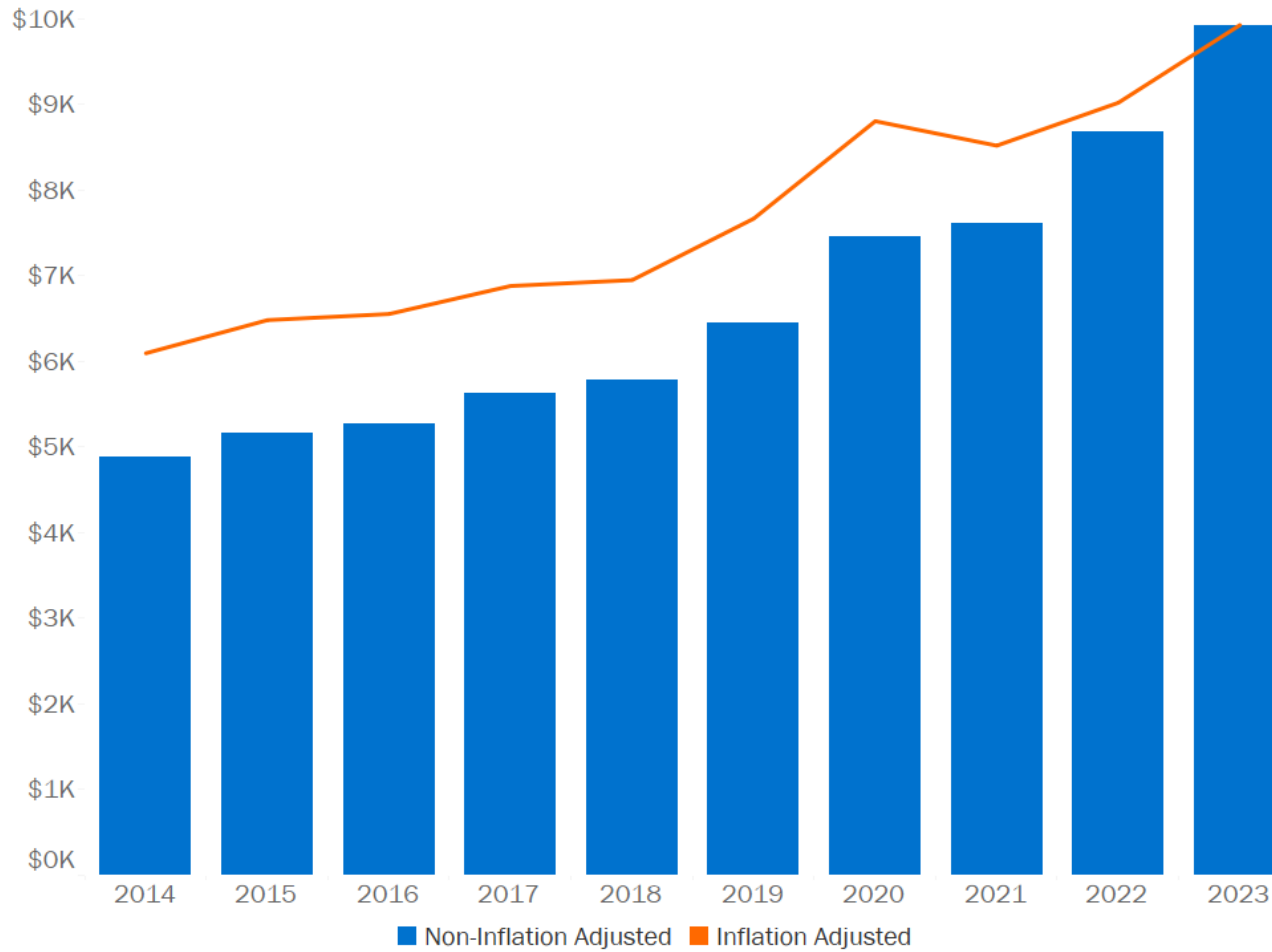


Figure 4.1.1.9

LIABILITY - PURE PREMIUM

PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

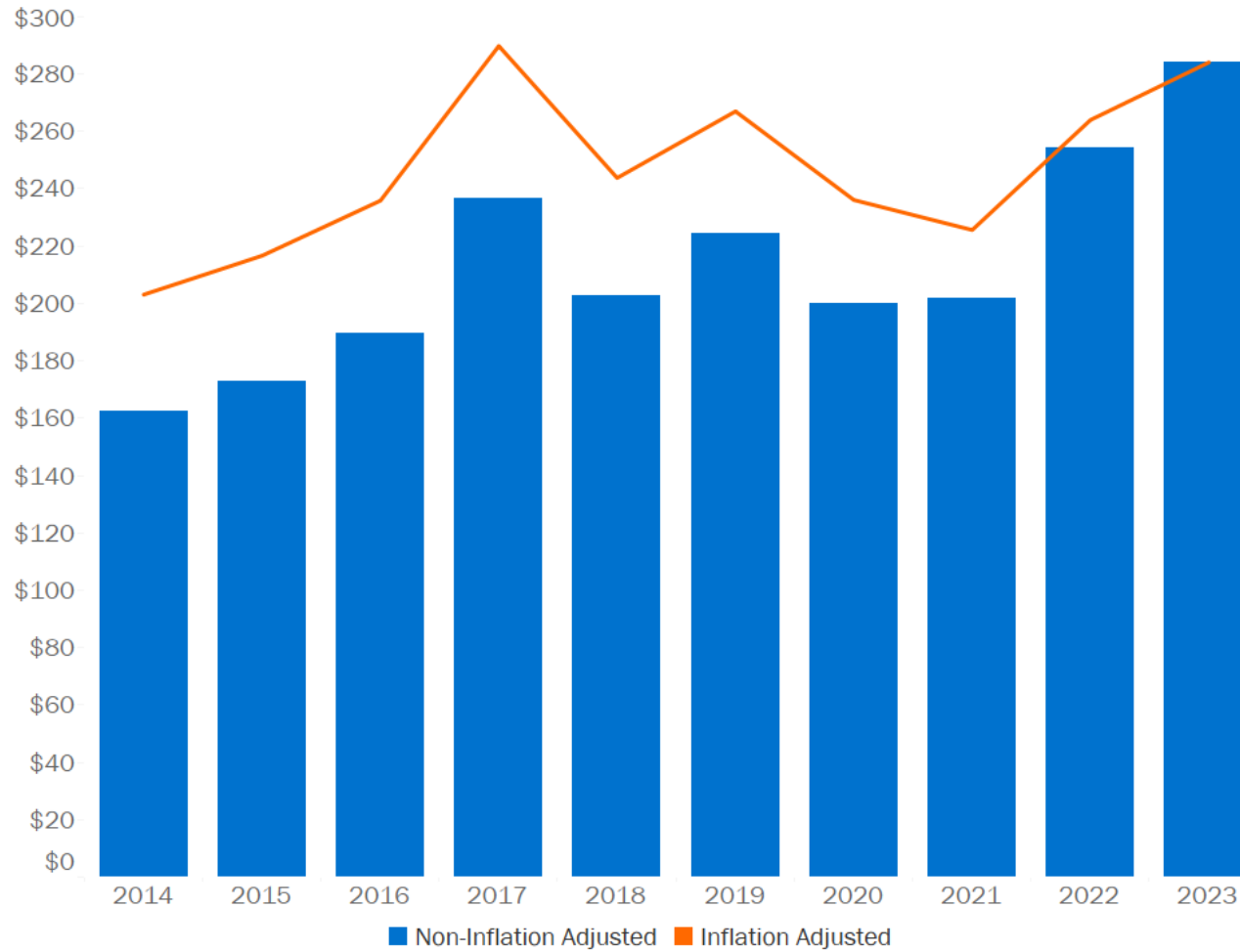


Figure 4.1.110

EXPOSURES VS. LOSSES

PRIOR TEN YEARS

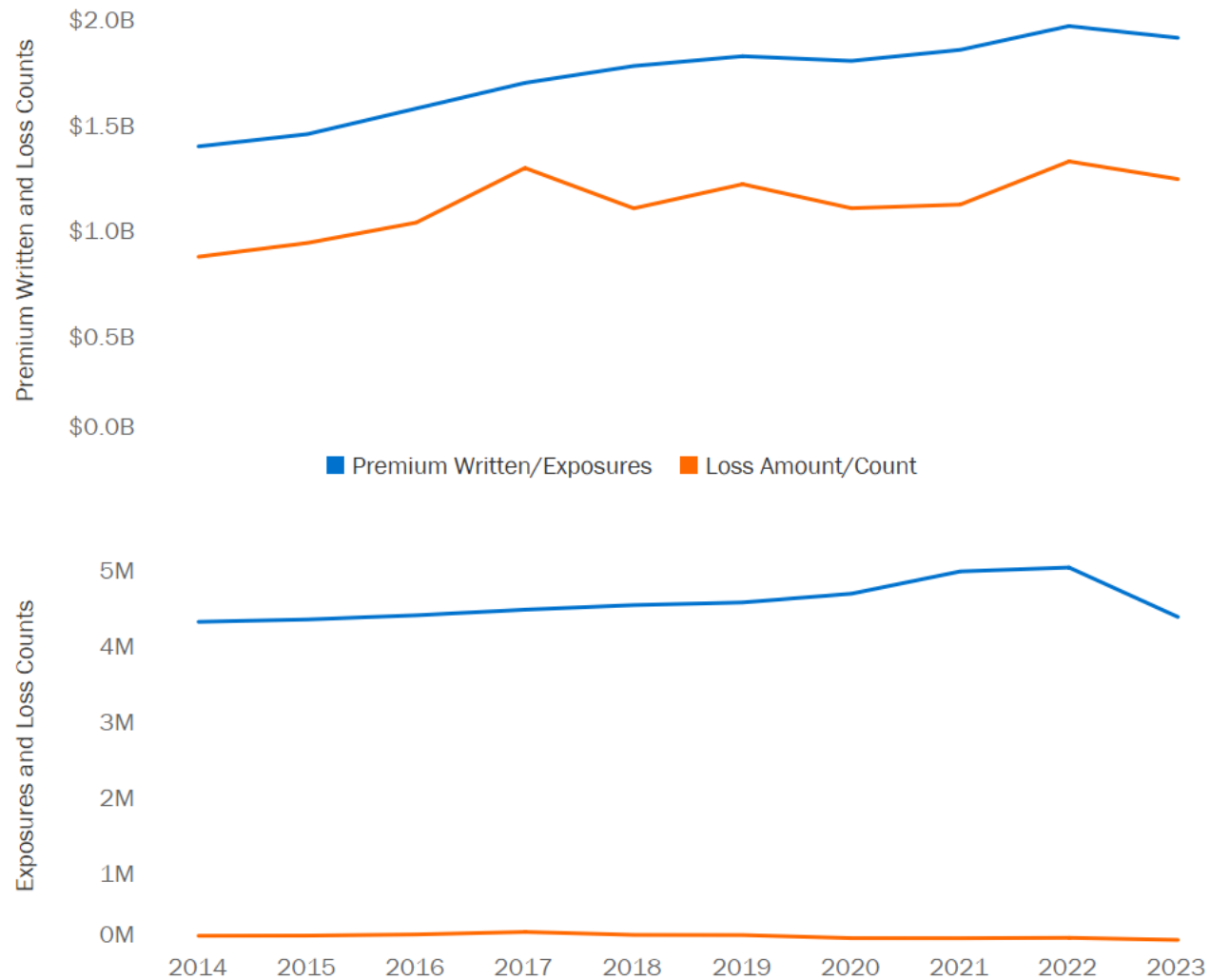


Figure 4.1.1.11

BREAKDOWN OF LOSS RATIO

PRIOR TEN YEARS

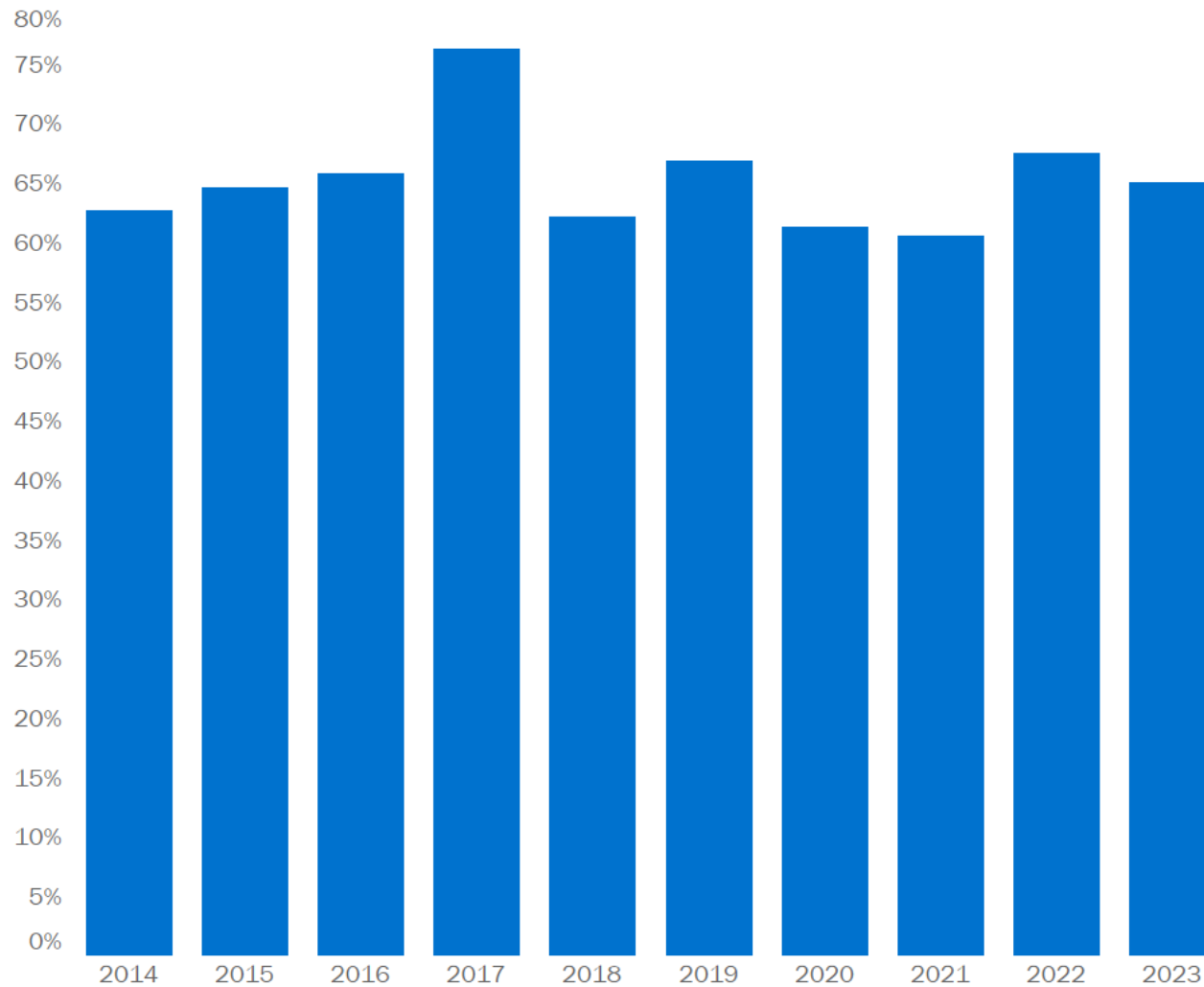


Figure 4.1.1.12

5 LIABILITY

5.1 EXPOSURES AND PREMIUMS

Table 5.1.1: LIABILITY - AVERAGE ANNUAL PREMIUM | MARKET PENETRATION, 2023

This chart shows average annual premiums by county for 2023. It also shows exposures, median income, and average annual premium over median income.

Figure 5.1.1.1: LIABILITY - AVERAGE ANNUAL PREMIUM | 2023

This map shows average annual premiums by county for 2023.

Figure 5.1.1.2: LIABILITY-AVERAGE ANNUAL PREMIUM TO MEDIAN INCOME | AVERAGE ANNUAL PREMIUM DIVIDED BY MEDIAN INCOME BY COUNTY, 2023

This map shows average annual premium divided by median income. This metric shows how much of a person’s income, on average, would go toward paying his or her private passenger automobile policy.

Table 5.1.2: LIABILITY - AVERAGE ANNUAL PREMIUM | PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This table shows average annual premium for the prior ten years adjusted for inflation by county.

Figure 5.1.2.1: LIABILITY - AVERAGE ANNUAL PREMIUM | PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This map shows average annual premium percentage point change over the prior ten years adjusted for inflation.

LIABILITY - AVERAGE ANNUAL PREMIUM

MARKET PENETRATION, 2023

County	Liability Exposures Written	Average Annual Liability Premium	Median Income	Average Annual Premium/Median Income
Adair	14,599	\$323	\$46,639	0.7%
Andrew	10,710	\$328	\$63,769	0.5%
Atchison	4,174	\$266	\$53,867	0.5%
Audrain	14,229	\$339	\$47,178	0.7%
Barry	26,554	\$353	\$49,574	0.7%
Barton	8,058	\$307	\$45,113	0.7%
Bates	14,982	\$315	\$52,093	0.6%
Benton	16,218	\$326	\$45,533	0.7%
Bollinger	8,115	\$334	\$51,250	0.7%
Boone	115,457	\$392	\$62,653	0.6%
Buchanan	57,844	\$404	\$54,073	0.7%
Butler	23,392	\$420	\$44,842	0.9%
Caldwell	7,691	\$308	\$54,321	0.6%
Callaway	33,427	\$332	\$63,791	0.5%
Camden	41,033	\$330	\$55,717	0.6%
Cape Girardeau	58,618	\$377	\$59,252	0.6%
Carroll	7,154	\$269	\$54,967	0.5%
Carter	4,049	\$357	\$42,378	0.8%
Cass	89,759	\$413	\$76,924	0.5%
Cedar	9,176	\$310	\$41,211	0.8%
Chariton	4,721	\$281	\$56,758	0.5%
Christian	72,871	\$412	\$69,212	0.6%
Clark	5,138	\$268	\$45,965	0.6%
Clay	206,979	\$431	\$75,596	0.6%
Clinton	18,439	\$334	\$63,876	0.5%
Cole	64,092	\$329	\$64,715	0.5%
Cooper	12,811	\$323	\$55,711	0.6%
Crawford	15,725	\$337	\$46,643	0.7%
Dade	5,087	\$337	\$43,661	0.8%
Dallas	10,620	\$345	\$44,948	0.8%
Daviess	6,159	\$299	\$55,750	0.5%
DeKalb	6,402	\$304	\$59,462	0.5%
Dent	10,796	\$301	\$45,700	0.7%
Douglas	8,325	\$322	\$45,125	0.7%
Dunklin	12,931	\$449	\$42,194	1.1%
Franklin	95,211	\$395	\$65,263	0.6%
Gasconade	13,929	\$308	\$58,956	0.5%
Gentry	4,537	\$276	\$47,746	0.6%

County	Liability Exposures Written	Average Annual Liability Premium	Median Income	Average Annual Premium/Median Income
Greene	195,153	\$467	\$50,682	0.9%
Grundy	6,992	\$282	\$49,621	0.6%
Harrison	5,594	\$266	\$45,313	0.6%
Henry	17,901	\$339	\$49,682	0.7%
Hickory	5,802	\$325	\$32,132	1.0%
Holt	3,640	\$276	\$52,500	0.5%
Howard	7,071	\$307	\$58,596	0.5%
Howell	25,119	\$351	\$43,200	0.8%
Iron	8,192	\$340	\$44,717	0.8%
Jackson	470,346	\$521	\$60,800	0.9%
Jasper	90,966	\$398	\$51,876	0.8%
Jefferson	172,475	\$466	\$71,285	0.7%
Johnson	38,427	\$362	\$59,952	0.6%
Knox	2,732	\$285	\$40,814	0.7%
Laclede	24,855	\$364	\$46,968	0.8%
Lafayette	26,253	\$364	\$70,969	0.5%
Lawrence	23,364	\$360	\$46,923	0.8%
Lewis	6,486	\$289	\$46,250	0.6%
Lincoln	48,879	\$421	\$76,622	0.5%
Linn	9,841	\$282	\$54,245	0.5%
Livingston	10,561	\$291	\$54,309	0.5%
Macon	11,232	\$295	\$48,583	0.6%
Madison	9,650	\$330	\$50,529	0.7%
Maries	4,496	\$338	\$50,434	0.7%
Marion	22,134	\$316	\$56,213	0.6%
McDonald	13,341	\$376	\$43,086	0.9%
Mercer	2,414	\$274	\$52,105	0.5%
Miller	16,362	\$340	\$47,288	0.7%
Mississippi	5,470	\$443	\$39,127	1.1%
Moniteau	11,236	\$289	\$58,900	0.5%
Monroe	6,752	\$285	\$46,441	0.6%
Montgomery	9,582	\$329	\$54,390	0.6%
Morgan	16,247	\$332	\$46,078	0.7%
New Madrid	7,330	\$401	\$42,370	0.9%
Newton	30,408	\$367	\$55,820	0.7%
Nodaway	13,569	\$297	\$47,669	0.6%
Oregon	5,574	\$353	\$35,972	1.0%
Osage	10,999	\$275	\$67,088	0.4%
Ozark	6,366	\$303	\$36,402	0.8%
Pemiscot	7,033	\$411	\$35,865	1.1%
Perry	15,022	\$328	\$56,832	0.6%

County	Liability Exposures Written	Average Annual Liability Premium	Median Income	Average Annual Premium/Median Income
Pettis	26,453	\$373	\$51,936	0.7%
Phelps	29,352	\$356	\$48,124	0.7%
Pike	10,462	\$332	\$47,382	0.7%
Platte	88,948	\$408	\$85,031	0.5%
Polk	22,906	\$361	\$50,890	0.7%
Pulaski	32,047	\$359	\$59,252	0.6%
Putnam	3,800	\$268	\$46,161	0.6%
Ralls	6,369	\$291	\$58,829	0.5%
Randolph	16,528	\$359	\$51,403	0.7%
Ray	15,918	\$356	\$67,643	0.5%
Reynolds	4,000	\$321	\$41,925	0.8%
Ripley	8,146	\$359	\$36,089	1.0%
Saline	15,742	\$322	\$49,705	0.6%
Schuyler	3,264	\$288	\$49,746	0.6%
Scotland	3,427	\$275	\$48,705	0.6%
Scott	25,480	\$409	\$50,556	0.8%
Shannon	4,363	\$338	\$41,176	0.8%
Shelby	6,049	\$275	\$46,178	0.6%
St. Charles	337,071	\$452	\$91,792	0.5%
St. Clair	5,474	\$320	\$40,470	0.8%
St. Francois	49,653	\$379	\$50,015	0.8%
St. Louis	743,650	\$535	\$72,562	0.7%
St. Louis City	122,429	\$673	\$48,751	1.4%
Ste. Genevieve	15,440	\$329	\$62,607	0.5%
Stoddard	16,599	\$379	\$46,052	0.8%
Stone	23,473	\$349	\$54,320	0.6%
Sullivan	4,980	\$272	\$46,964	0.6%
Taney	40,487	\$428	\$51,031	0.8%
Texas	15,904	\$312	\$37,994	0.8%
Vernon	12,941	\$332	\$49,494	0.7%
Warren	30,324	\$393	\$68,350	0.6%
Washington	16,865	\$373	\$44,955	0.8%
Wayne	9,475	\$327	\$42,257	0.8%
Webster	35,523	\$358	\$59,325	0.6%
Worth	1,922	\$259	\$41,847	0.6%
Wright	13,648	\$333	\$40,179	0.8%
Missouri Total	4,385,505	\$437	\$65,920	0.7%

Table 5.1.1

LIABILITY - AVERAGE ANNUAL PREMIUM

2023

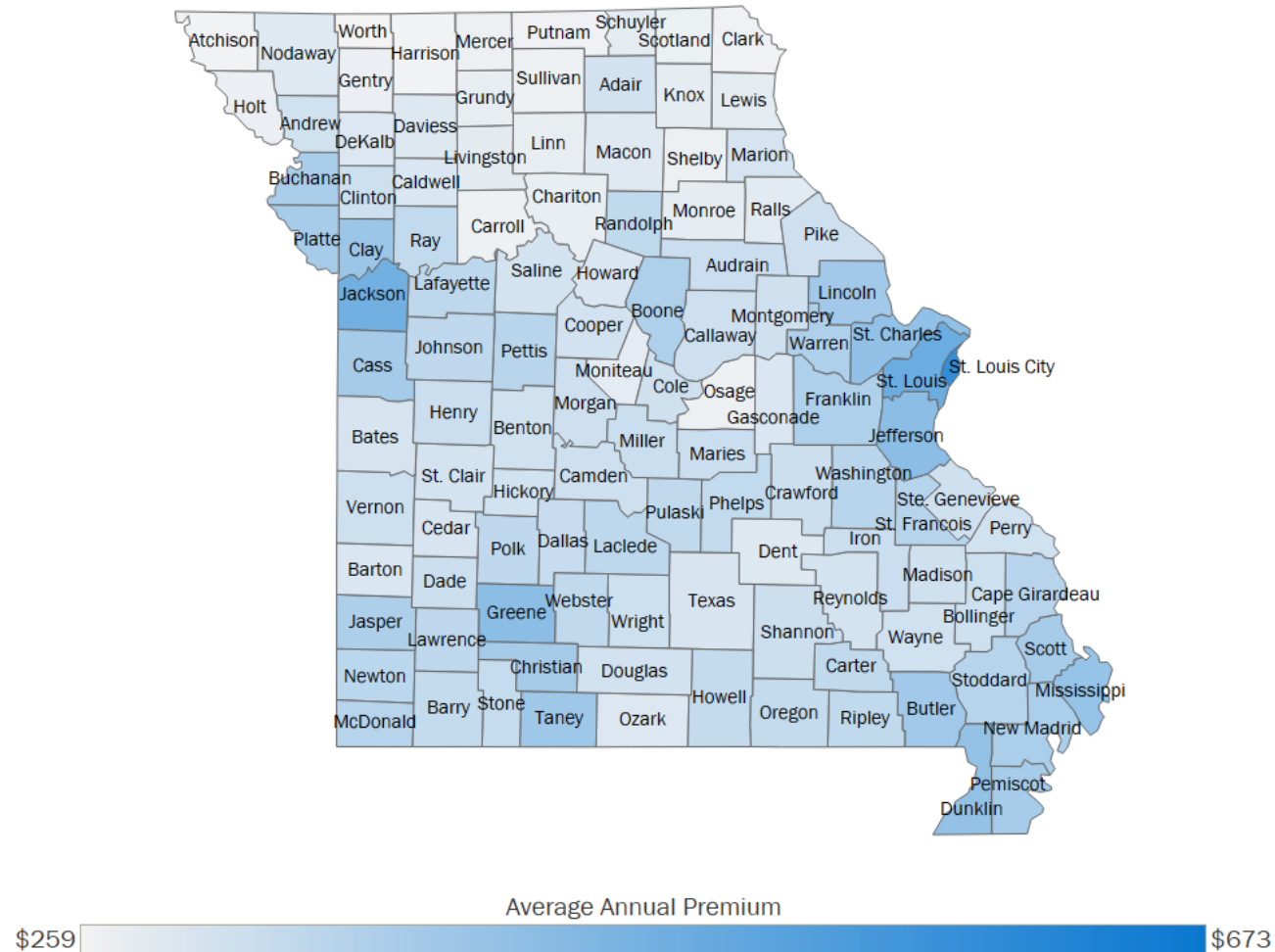


Figure 5.1.1.1

LIABILITY - AVERAGE ANNUAL PREMIUM TO MEDIAN INCOME

AVERAGE ANNUAL PREMIUM DIVIDED BY MEDIAN INCOME BY COUNTY, 2023

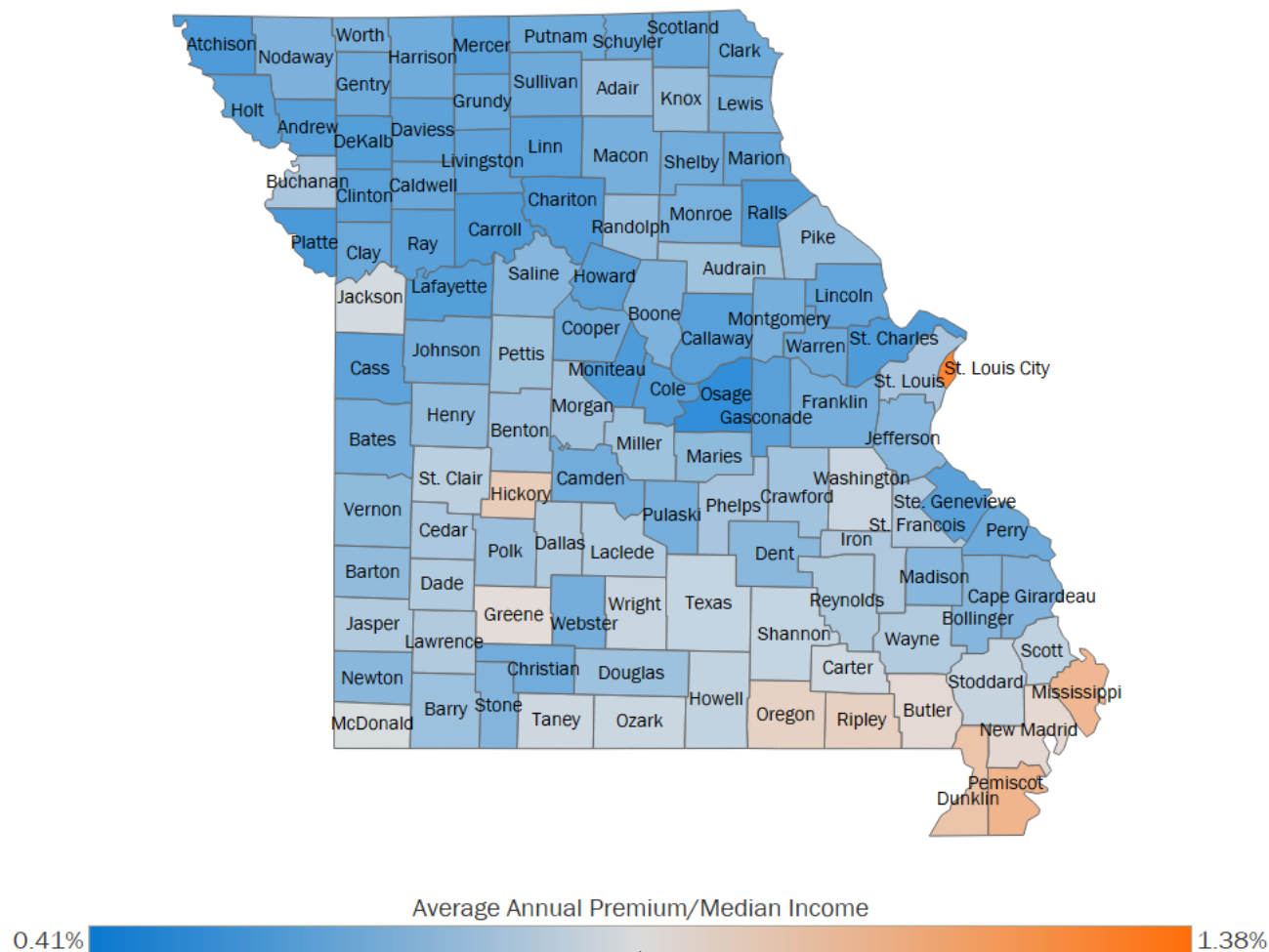


Figure 5.1.1.2

LIABILITY - AVERAGE ANNUAL PREMIUM

PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$322	\$331	\$346	\$357	\$363	\$364	\$350	\$312	\$301	\$323	0.5%
Andrew	\$330	\$338	\$354	\$369	\$372	\$385	\$348	\$319	\$307	\$328	-0.5%
Atchison	\$284	\$290	\$298	\$300	\$304	\$318	\$293	\$246	\$256	\$266	-6.3%
Audrain	\$322	\$331	\$350	\$360	\$359	\$369	\$339	\$312	\$306	\$339	5.5%
Barry	\$333	\$338	\$362	\$368	\$376	\$387	\$359	\$335	\$325	\$353	5.9%
Barton	\$313	\$322	\$339	\$341	\$345	\$349	\$326	\$303	\$296	\$307	-2.2%
Bates	\$324	\$327	\$344	\$350	\$350	\$372	\$339	\$318	\$306	\$315	-2.7%
Benton	\$307	\$312	\$339	\$343	\$350	\$363	\$341	\$315	\$304	\$326	6.2%
Bollinger	\$315	\$329	\$357	\$368	\$368	\$383	\$345	\$317	\$307	\$334	6.2%
Boone	\$380	\$396	\$421	\$437	\$440	\$434	\$417	\$379	\$377	\$392	3.1%
Buchanan	\$380	\$400	\$421	\$430	\$447	\$444	\$422	\$388	\$384	\$404	6.1%
Butler	\$364	\$377	\$419	\$441	\$450	\$447	\$434	\$396	\$388	\$420	15.2%
Caldwell	\$300	\$306	\$326	\$331	\$333	\$347	\$314	\$292	\$289	\$308	2.4%
Callaway	\$331	\$342	\$360	\$370	\$368	\$373	\$354	\$321	\$312	\$332	0.4%
Camden	\$362	\$367	\$379	\$382	\$383	\$384	\$362	\$331	\$321	\$330	-8.7%
Cape Girardeau	\$377	\$387	\$410	\$420	\$421	\$418	\$406	\$373	\$358	\$377	0.1%
Carroll	\$272	\$286	\$306	\$303	\$285	\$308	\$276	\$256	\$246	\$269	-1.1%
Carter	\$330	\$342	\$356	\$369	\$376	\$386	\$362	\$330	\$324	\$357	8.0%
Cass	\$401	\$414	\$437	\$455	\$459	\$458	\$440	\$405	\$392	\$413	3.1%
Cedar	\$321	\$327	\$341	\$343	\$347	\$357	\$331	\$308	\$300	\$310	-3.4%
Chariton	\$295	\$296	\$311	\$315	\$315	\$337	\$297	\$270	\$267	\$281	-5.0%
Christian	\$377	\$391	\$413	\$431	\$441	\$444	\$425	\$392	\$385	\$412	9.3%
Clark	\$315	\$320	\$328	\$332	\$330	\$356	\$311	\$284	\$265	\$268	-15.1%
Clay	\$407	\$424	\$447	\$464	\$472	\$475	\$455	\$417	\$408	\$431	5.9%
Clinton	\$323	\$335	\$355	\$359	\$365	\$375	\$347	\$322	\$313	\$334	3.5%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$332	\$347	\$359	\$370	\$368	\$368	\$352	\$319	\$314	\$329	−0.8%
Cooper	\$319	\$326	\$345	\$349	\$356	\$398	\$345	\$318	\$305	\$323	1.2%
Crawford	\$316	\$321	\$349	\$358	\$364	\$369	\$355	\$329	\$316	\$337	7.0%
Dade	\$313	\$318	\$338	\$342	\$342	\$352	\$336	\$314	\$315	\$337	7.7%
Dallas	\$324	\$332	\$348	\$355	\$361	\$381	\$349	\$326	\$320	\$345	6.5%
Daviess	\$307	\$307	\$326	\$329	\$334	\$356	\$311	\$281	\$277	\$299	−2.6%
DeKalb	\$299	\$306	\$322	\$332	\$338	\$357	\$319	\$292	\$287	\$304	1.8%
Dent	\$310	\$312	\$333	\$336	\$338	\$343	\$320	\$300	\$290	\$301	−2.7%
Douglas	\$294	\$299	\$312	\$323	\$340	\$359	\$332	\$312	\$303	\$322	9.5%
Dunklin	\$366	\$381	\$417	\$436	\$441	\$447	\$429	\$410	\$409	\$449	22.7%
Franklin	\$405	\$417	\$437	\$450	\$448	\$456	\$434	\$399	\$385	\$395	−2.4%
Gasconade	\$325	\$330	\$336	\$342	\$348	\$350	\$332	\$303	\$297	\$308	−5.4%
Gentry	\$293	\$297	\$314	\$305	\$311	\$356	\$300	\$267	\$259	\$276	−5.9%
Greene	\$419	\$435	\$463	\$480	\$490	\$489	\$477	\$445	\$440	\$467	11.6%
Grundy	\$302	\$305	\$319	\$322	\$326	\$333	\$317	\$287	\$276	\$282	−6.7%
Harrison	\$265	\$269	\$283	\$281	\$282	\$306	\$282	\$267	\$253	\$266	0.2%
Henry	\$311	\$321	\$344	\$347	\$362	\$383	\$357	\$323	\$309	\$339	9.1%
Hickory	\$319	\$324	\$341	\$349	\$360	\$376	\$334	\$302	\$300	\$325	1.8%
Holt	\$280	\$279	\$288	\$294	\$302	\$329	\$296	\$269	\$264	\$276	−1.3%
Howard	\$310	\$320	\$331	\$343	\$350	\$363	\$331	\$303	\$290	\$307	−1.1%
Howell	\$335	\$339	\$360	\$371	\$375	\$375	\$354	\$333	\$333	\$351	5.0%
Iron	\$353	\$365	\$373	\$377	\$379	\$446	\$365	\$334	\$327	\$340	−3.9%
Jackson	\$468	\$489	\$523	\$552	\$563	\$563	\$546	\$501	\$490	\$521	11.3%
Jasper	\$384	\$391	\$413	\$429	\$438	\$437	\$414	\$384	\$373	\$398	3.6%
Jefferson	\$464	\$479	\$504	\$525	\$525	\$529	\$506	\$462	\$444	\$466	0.4%
Johnson	\$341	\$346	\$365	\$376	\$392	\$401	\$381	\$352	\$341	\$362	6.0%
Knox	\$293	\$300	\$311	\$319	\$321	\$369	\$306	\$271	\$270	\$285	−3.0%
Laclede	\$322	\$335	\$363	\$368	\$378	\$383	\$358	\$335	\$335	\$364	13.2%
Lafayette	\$354	\$368	\$389	\$399	\$399	\$403	\$383	\$353	\$342	\$364	2.8%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$328	\$330	\$360	\$367	\$376	\$389	\$366	\$343	\$333	\$360	9.9%
Lewis	\$285	\$300	\$320	\$306	\$317	\$361	\$307	\$283	\$273	\$289	1.3%
Lincoln	\$391	\$405	\$431	\$454	\$460	\$461	\$442	\$405	\$395	\$421	7.6%
Linn	\$294	\$296	\$310	\$314	\$317	\$339	\$307	\$272	\$266	\$282	-3.9%
Livingston	\$310	\$315	\$331	\$339	\$339	\$352	\$318	\$291	\$275	\$291	-6.2%
McDonald	\$353	\$359	\$378	\$388	\$399	\$406	\$378	\$357	\$354	\$376	6.7%
Macon	\$294	\$300	\$310	\$309	\$313	\$335	\$305	\$280	\$273	\$295	0.2%
Madison	\$351	\$358	\$371	\$381	\$378	\$377	\$354	\$327	\$312	\$330	-6.1%
Maries	\$320	\$331	\$342	\$348	\$357	\$372	\$344	\$323	\$318	\$338	5.9%
Marion	\$338	\$350	\$364	\$362	\$362	\$370	\$352	\$326	\$310	\$316	-6.3%
Mercer	\$276	\$280	\$297	\$290	\$303	\$339	\$294	\$276	\$267	\$274	-0.6%
Miller	\$341	\$351	\$360	\$363	\$365	\$379	\$356	\$333	\$321	\$340	-0.3%
Mississippi	\$342	\$356	\$392	\$425	\$433	\$435	\$416	\$404	\$402	\$443	29.6%
Moniteau	\$311	\$321	\$335	\$341	\$332	\$344	\$324	\$294	\$292	\$289	-7.1%
Monroe	\$300	\$306	\$318	\$304	\$316	\$338	\$295	\$268	\$253	\$285	-4.9%
Montgomery	\$318	\$324	\$338	\$347	\$348	\$363	\$341	\$309	\$308	\$329	3.6%
Morgan	\$330	\$340	\$355	\$360	\$364	\$369	\$358	\$328	\$316	\$332	0.7%
New Madrid	\$334	\$355	\$395	\$422	\$432	\$435	\$411	\$390	\$382	\$401	19.9%
Newton	\$343	\$348	\$372	\$383	\$392	\$409	\$374	\$348	\$343	\$367	7.0%
Nodaway	\$291	\$296	\$310	\$320	\$320	\$335	\$312	\$290	\$287	\$297	2.1%
Oregon	\$332	\$339	\$356	\$373	\$380	\$380	\$352	\$338	\$334	\$353	6.4%
Osage	\$307	\$314	\$323	\$321	\$313	\$323	\$298	\$274	\$269	\$275	-10.5%
Ozark	\$289	\$294	\$309	\$319	\$331	\$359	\$329	\$295	\$295	\$303	5.1%
Pemiscot	\$359	\$392	\$419	\$447	\$445	\$449	\$429	\$403	\$396	\$411	14.5%
Perry	\$359	\$363	\$377	\$378	\$374	\$379	\$357	\$326	\$315	\$328	-8.6%
Pettis	\$352	\$360	\$378	\$386	\$392	\$401	\$383	\$357	\$352	\$373	6.2%
Phelps	\$327	\$340	\$359	\$372	\$380	\$383	\$364	\$341	\$332	\$356	8.6%
Pike	\$329	\$337	\$357	\$367	\$372	\$373	\$356	\$327	\$326	\$332	0.7%
Platte	\$393	\$404	\$424	\$443	\$450	\$456	\$432	\$395	\$385	\$408	3.9%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$341	\$353	\$372	\$386	\$391	\$396	\$369	\$346	\$336	\$361	5.7%
Pulaski	\$328	\$333	\$347	\$356	\$374	\$377	\$361	\$333	\$325	\$359	9.5%
Putnam	\$284	\$285	\$299	\$299	\$303	\$318	\$298	\$282	\$268	\$268	-5.5%
Ralls	\$309	\$320	\$326	\$322	\$327	\$332	\$312	\$287	\$274	\$291	-5.6%
Randolph	\$336	\$348	\$365	\$376	\$383	\$398	\$372	\$340	\$337	\$359	6.7%
Ray	\$354	\$369	\$391	\$397	\$392	\$412	\$378	\$345	\$336	\$356	0.5%
Reynolds	\$331	\$329	\$343	\$345	\$350	\$366	\$339	\$309	\$298	\$321	-3.0%
Ripley	\$342	\$349	\$374	\$387	\$388	\$392	\$375	\$348	\$335	\$359	5.0%
St. Charles	\$423	\$441	\$468	\$495	\$504	\$501	\$483	\$436	\$425	\$452	6.9%
St. Clair	\$302	\$307	\$328	\$338	\$330	\$349	\$324	\$301	\$297	\$320	6.1%
Ste. Genevieve	\$357	\$363	\$378	\$395	\$391	\$386	\$372	\$336	\$320	\$329	-7.8%
St. Francois	\$378	\$394	\$410	\$417	\$418	\$427	\$407	\$372	\$357	\$379	0.3%
St. Louis	\$488	\$511	\$546	\$580	\$588	\$588	\$570	\$522	\$506	\$535	9.7%
Saline	\$320	\$330	\$344	\$352	\$359	\$373	\$347	\$318	\$309	\$322	0.6%
Schuyler	\$320	\$321	\$336	\$336	\$338	\$343	\$323	\$297	\$281	\$288	-10.1%
Scotland	\$307	\$315	\$327	\$330	\$338	\$359	\$313	\$283	\$276	\$275	-10.3%
Scott	\$358	\$367	\$401	\$422	\$425	\$428	\$414	\$387	\$381	\$409	14.2%
Shannon	\$325	\$333	\$344	\$344	\$353	\$368	\$337	\$326	\$321	\$338	3.9%
Shelby	\$295	\$304	\$320	\$327	\$326	\$340	\$302	\$273	\$254	\$275	-7.1%
Stoddard	\$324	\$333	\$365	\$390	\$397	\$404	\$383	\$357	\$347	\$379	17.1%
Stone	\$349	\$357	\$371	\$377	\$385	\$399	\$373	\$343	\$333	\$349	0.2%
Sullivan	\$285	\$292	\$304	\$306	\$309	\$331	\$298	\$275	\$264	\$272	-4.5%
Taney	\$384	\$400	\$423	\$437	\$448	\$455	\$433	\$403	\$394	\$428	11.5%
Texas	\$287	\$293	\$311	\$325	\$332	\$337	\$323	\$306	\$300	\$312	8.5%
Vernon	\$320	\$334	\$354	\$371	\$373	\$380	\$352	\$331	\$329	\$332	4.0%
Warren	\$383	\$396	\$414	\$439	\$444	\$444	\$428	\$385	\$381	\$393	2.5%
Washington	\$381	\$400	\$415	\$410	\$410	\$435	\$404	\$367	\$346	\$373	-2.0%
Wayne	\$331	\$341	\$359	\$374	\$379	\$408	\$356	\$327	\$310	\$327	-1.3%
Webster	\$341	\$352	\$373	\$384	\$388	\$390	\$377	\$347	\$340	\$358	5.1%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth	\$258	\$271	\$282	\$280	\$289	\$320	\$290	\$248	\$252	\$259	0.3%
Wright	\$310	\$314	\$336	\$346	\$351	\$359	\$344	\$323	\$317	\$333	7.5%
St. Louis City	\$569	\$597	\$647	\$687	\$702	\$712	\$691	\$636	\$621	\$673	18.3%
Missouri Total	\$405	\$420	\$446	\$465	\$472	\$475	\$455	\$417	\$406	\$437	7.9%

Table 5.1.2

LIABILITY - AVERAGE ANNUAL PREMIUM

PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

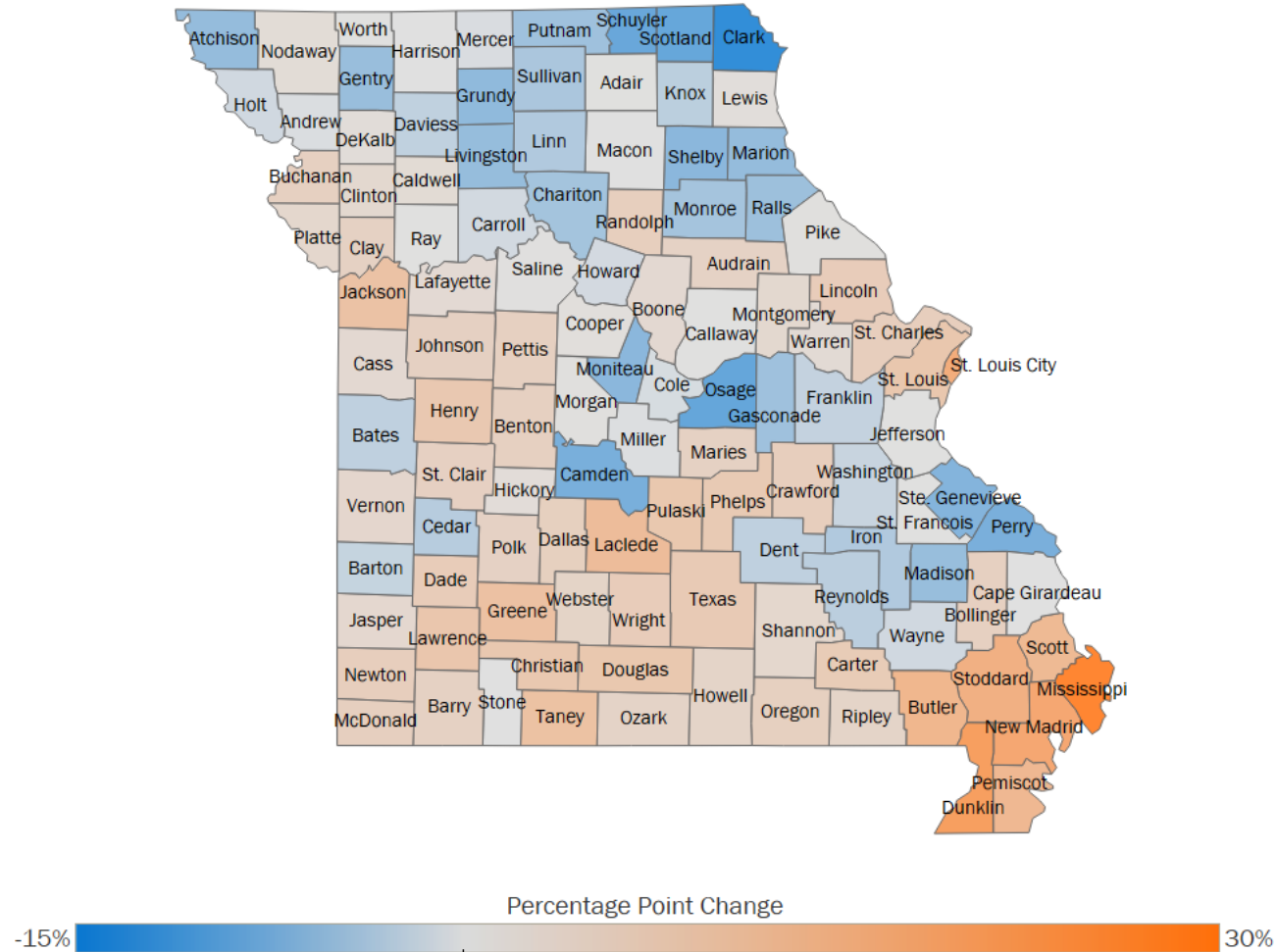


Figure 5.1.2.1

5.2 LOSS COUNTS AND TOTALS

Table 5.2.1: LIABILITY - TOTAL LOSSES AND LOSS COUNTS | 2023

This table shows 2023 values for number of losses, dollar losses paid, loss severity, pure premiums, and loss frequency by county.

Figure 5.2.1.1: LIABILITY - LOSS FREQUENCY | 2023

This map shows loss frequency by county for 2023.

Figure 5.2.1.2: LIABILITY - LOSS SEVERITY | 2023

This map shows loss severity by county for 2023.

Figure 5.2.1.3: LIABILITY - PURE PREMIUM | 2023

This map shows pure premiums by county for 2023.

Table 5.2.2: LIABILITY - LOSS FREQUENCY| PRIOR TEN YEARS

This table shows loss frequency values for the prior ten years by county, and it shows the spread between the highest loss frequency and the lowest over those ten years.

Table 5.2.3: LIABILITY - LOSS SEVERITY | PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This table shows loss severity values for the prior ten years and the percent difference from the first year to the tenth.

Table 5.2.4: LIABILITY - PURE PREMIUM | PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This table shows loss severity values for the prior ten years and the percent difference from the first year to the tenth.

Figure 5.2.4.1: LIABILITY - PURE PREMIUM | PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This map shows the percent difference calculated for each county from the prior table.

LIABILITY - TOTAL LOSSES AND LOSS COUNTS

2023

County	Number of Losses	Dollar Losses Paid	Loss Severity	Pure Premium	Loss Frequency
Adair	309	\$2,375,536	\$7,688	\$163	2.1%
Andrew	218	\$2,490,081	\$11,422	\$232	2.0%
Atchison	56	\$350,157	\$6,253	\$84	1.3%
Audrain	336	\$2,508,884	\$7,467	\$176	2.4%
Barry	523	\$4,289,814	\$8,202	\$162	2.0%
Barton	121	\$1,368,412	\$11,309	\$170	1.5%
Bates	252	\$2,103,681	\$8,348	\$140	1.7%
Benton	288	\$2,511,798	\$8,722	\$155	1.8%
Bollinger	174	\$1,079,017	\$6,201	\$133	2.1%
Boone	3,431	\$37,676,149	\$10,981	\$326	3.0%
Buchanan	1,632	\$20,443,104	\$12,526	\$353	2.8%
Butler	645	\$5,266,577	\$8,165	\$225	2.8%
Caldwell	141	\$1,359,198	\$9,640	\$177	1.8%
Callaway	793	\$6,771,323	\$8,539	\$203	2.4%
Camden	829	\$7,366,280	\$8,886	\$180	2.0%
Cape Girardeau	1,632	\$14,787,539	\$9,061	\$252	2.8%
Carroll	97	\$1,474,196	\$15,198	\$206	1.4%
Carter	68	\$1,305,488	\$19,198	\$322	1.7%
Cass	2,225	\$27,120,062	\$12,189	\$302	2.5%
Cedar	178	\$1,924,166	\$10,810	\$210	1.9%
Chariton	75	\$757,429	\$10,099	\$160	1.6%
Christian	1,872	\$19,885,127	\$10,622	\$273	2.6%
Clark	57	\$566,194	\$9,933	\$110	1.1%
Clay	6,176	\$56,040,475	\$9,074	\$271	3.0%
Clinton	408	\$8,452,538	\$20,717	\$458	2.2%
Cole	1,545	\$11,906,700	\$7,707	\$186	2.4%
Cooper	257	\$2,134,130	\$8,304	\$167	2.0%
Crawford	320	\$2,356,771	\$7,365	\$150	2.0%
Dade	97	\$841,585	\$8,676	\$165	1.9%
Dallas	196	\$1,499,204	\$7,649	\$141	1.8%
Daviess	114	\$790,024	\$6,930	\$128	1.9%
DeKalb	136	\$1,629,773	\$11,984	\$255	2.1%
Dent	218	\$2,018,368	\$9,259	\$187	2.0%
Douglas	152	\$1,306,342	\$8,594	\$157	1.8%
Dunklin	332	\$2,559,607	\$7,710	\$198	2.6%
Franklin	2,417	\$23,557,283	\$9,746	\$247	2.5%
Gasconade	244	\$2,006,194	\$8,222	\$144	1.8%
Gentry	74	\$684,506	\$9,250	\$151	1.6%

County	Number of Losses	Dollar Losses Paid	Loss Severity	Pure Premium	Loss Frequency
Greene	6,261	\$51,762,727	\$8,267	\$265	3.2%
Grundy	107	\$1,619,584	\$15,136	\$232	1.5%
Harrison	71	\$541,613	\$7,628	\$97	1.3%
Henry	371	\$3,874,043	\$10,442	\$216	2.1%
Hickory	73	\$592,622	\$8,118	\$102	1.3%
Holt	45	\$390,468	\$8,677	\$107	1.2%
Howard	124	\$687,933	\$5,548	\$97	1.8%
Howell	518	\$5,048,373	\$9,746	\$201	2.1%
Iron	136	\$981,120	\$7,214	\$120	1.7%
Jackson	16,502	\$168,317,729	\$10,200	\$358	3.5%
Jasper	2,389	\$19,732,858	\$8,260	\$217	2.6%
Jefferson	5,124	\$69,768,709	\$13,616	\$405	3.0%
Johnson	854	\$9,044,261	\$10,590	\$235	2.2%
Knox	51	\$599,651	\$11,758	\$219	1.9%
Laclede	636	\$4,821,002	\$7,580	\$194	2.6%
Lafayette	586	\$6,538,915	\$11,159	\$249	2.2%
Lawrence	505	\$4,501,013	\$8,913	\$193	2.2%
Lewis	98	\$1,280,905	\$13,070	\$198	1.5%
Lincoln	1,271	\$11,660,629	\$9,174	\$239	2.6%
Linn	167	\$1,209,924	\$7,245	\$123	1.7%
Livingston	201	\$1,401,520	\$6,973	\$133	1.9%
Macon	181	\$3,324,411	\$18,367	\$296	1.6%
Madison	190	\$1,540,960	\$8,110	\$160	2.0%
Maries	103	\$785,013	\$7,621	\$175	2.3%
Marion	508	\$4,604,127	\$9,063	\$208	2.3%
McDonald	291	\$2,283,915	\$7,849	\$171	2.2%
Mercer	15	\$110,124	\$7,342	\$46	0.6%
Miller	342	\$2,308,659	\$6,750	\$141	2.1%
Mississippi	147	\$1,904,234	\$12,954	\$348	2.7%
Moniteau	202	\$1,407,214	\$6,966	\$125	1.8%
Monroe	130	\$691,126	\$5,316	\$102	1.9%
Montgomery	173	\$2,487,738	\$14,380	\$260	1.8%
Morgan	330	\$2,679,520	\$8,120	\$165	2.0%
New Madrid	166	\$1,910,571	\$11,509	\$261	2.3%
Newton	667	\$6,410,676	\$9,611	\$211	2.2%
Nodaway	290	\$1,939,628	\$6,688	\$143	2.1%
Oregon	102	\$862,973	\$8,461	\$155	1.8%
Osage	168	\$1,005,062	\$5,983	\$91	1.5%
Ozark	102	\$641,673	\$6,291	\$101	1.6%
Pemiscot	161	\$1,215,341	\$7,549	\$173	2.3%
Perry	292	\$2,577,772	\$8,828	\$172	1.9%
Pettis	662	\$4,948,123	\$7,475	\$187	2.5%
Phelps	708	\$5,316,491	\$7,509	\$181	2.4%

County	Number of Losses	Dollar Losses Paid	Loss Severity	Pure Premium	Loss Frequency
Pike	216	\$2,047,948	\$9,481	\$196	2.1%
Platte	2,294	\$20,429,526	\$8,906	\$230	2.6%
Polk	484	\$4,811,875	\$9,942	\$210	2.1%
Pulaski	672	\$6,086,140	\$9,057	\$190	2.1%
Putnam	44	\$291,034	\$6,614	\$77	1.2%
Ralls	100	\$509,201	\$5,092	\$80	1.6%
Randolph	372	\$3,128,322	\$8,409	\$189	2.3%
Ray	335	\$3,031,559	\$9,049	\$190	2.1%
Reynolds	50	\$526,922	\$10,538	\$132	1.2%
Ripley	145	\$1,496,948	\$10,324	\$184	1.8%
Saline	307	\$2,493,472	\$8,122	\$158	2.0%
Schuyler	62	\$575,811	\$9,287	\$176	1.9%
Scotland	45	\$367,052	\$8,157	\$107	1.3%
Scott	685	\$5,448,858	\$7,955	\$214	2.7%
Shannon	74	\$783,234	\$10,584	\$180	1.7%
Shelby	91	\$865,687	\$9,513	\$143	1.5%
St. Charles	10,133	\$95,768,626	\$9,451	\$284	3.0%
St. Clair	96	\$684,788	\$7,133	\$125	1.8%
St. Francois	1,273	\$11,642,825	\$9,146	\$234	2.6%
St. Louis	26,712	\$285,476,541	\$10,687	\$384	3.6%
St. Louis City	5,462	\$54,196,756	\$9,923	\$443	4.5%
Ste. Genevieve	330	\$2,682,673	\$8,129	\$174	2.1%
Stoddard	322	\$2,798,534	\$8,691	\$169	1.9%
Stone	477	\$4,148,734	\$8,698	\$177	2.0%
Sullivan	80	\$639,579	\$7,995	\$128	1.6%
Taney	1,094	\$9,427,087	\$8,617	\$233	2.7%
Texas	268	\$2,823,630	\$10,536	\$178	1.7%
Vernon	253	\$2,022,855	\$7,995	\$156	2.0%
Warren	738	\$7,369,280	\$9,985	\$243	2.4%
Washington	431	\$3,995,161	\$9,270	\$237	2.6%
Wayne	145	\$1,130,824	\$7,799	\$119	1.5%
Webster	759	\$6,865,183	\$9,045	\$193	2.1%
Worth	28	\$139,935	\$4,998	\$73	1.5%
Wright	238	\$1,826,100	\$7,673	\$134	1.7%
Missouri Total	129,943	\$1,263,847,876	\$9,726	\$288	3.0%

Table 5.2.1

LIABILITY - LOSS FREQUENCY

2023

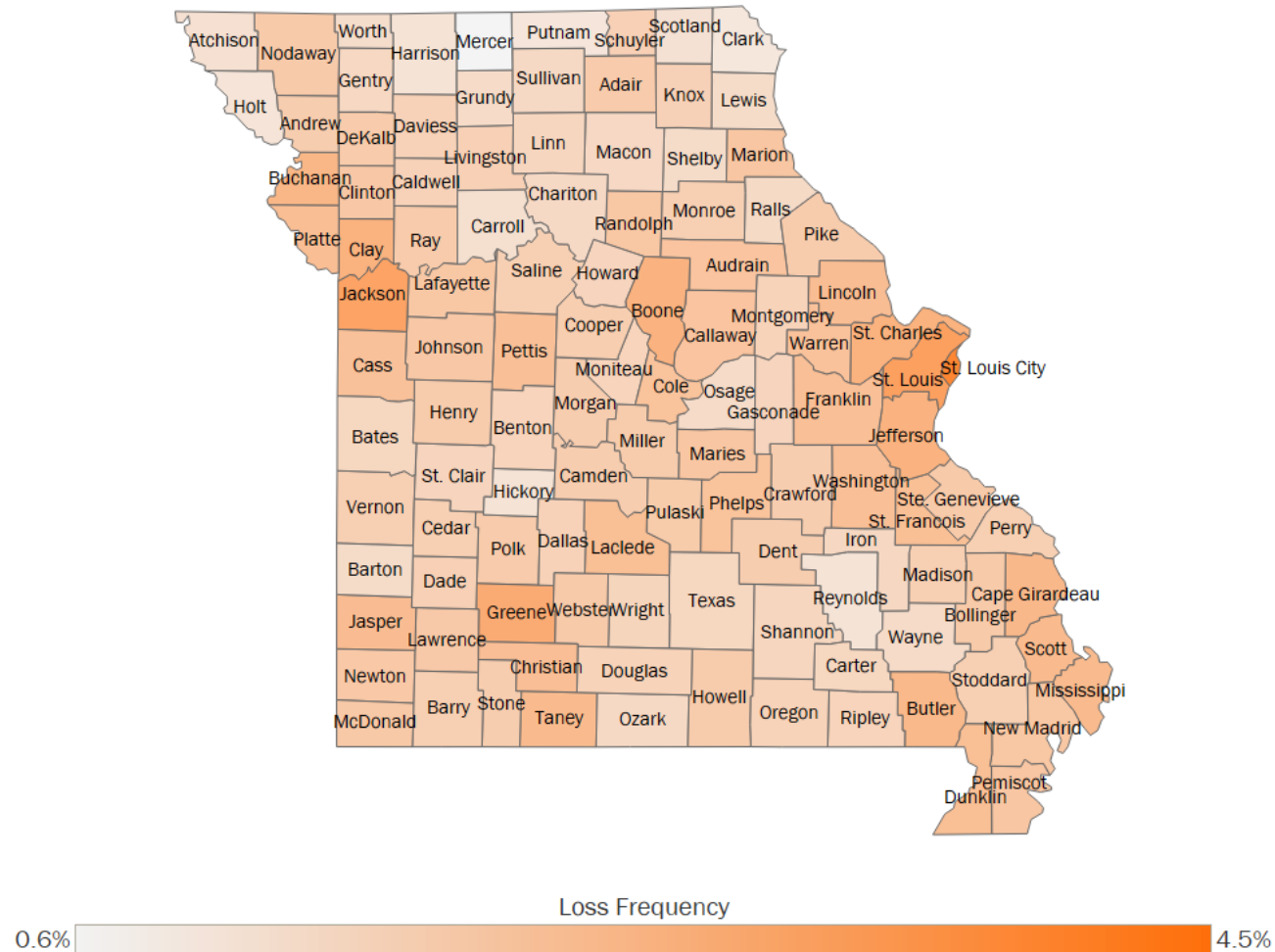


Figure 5.2.1.1

LIABILITY - LOSS SEVERITY

2023

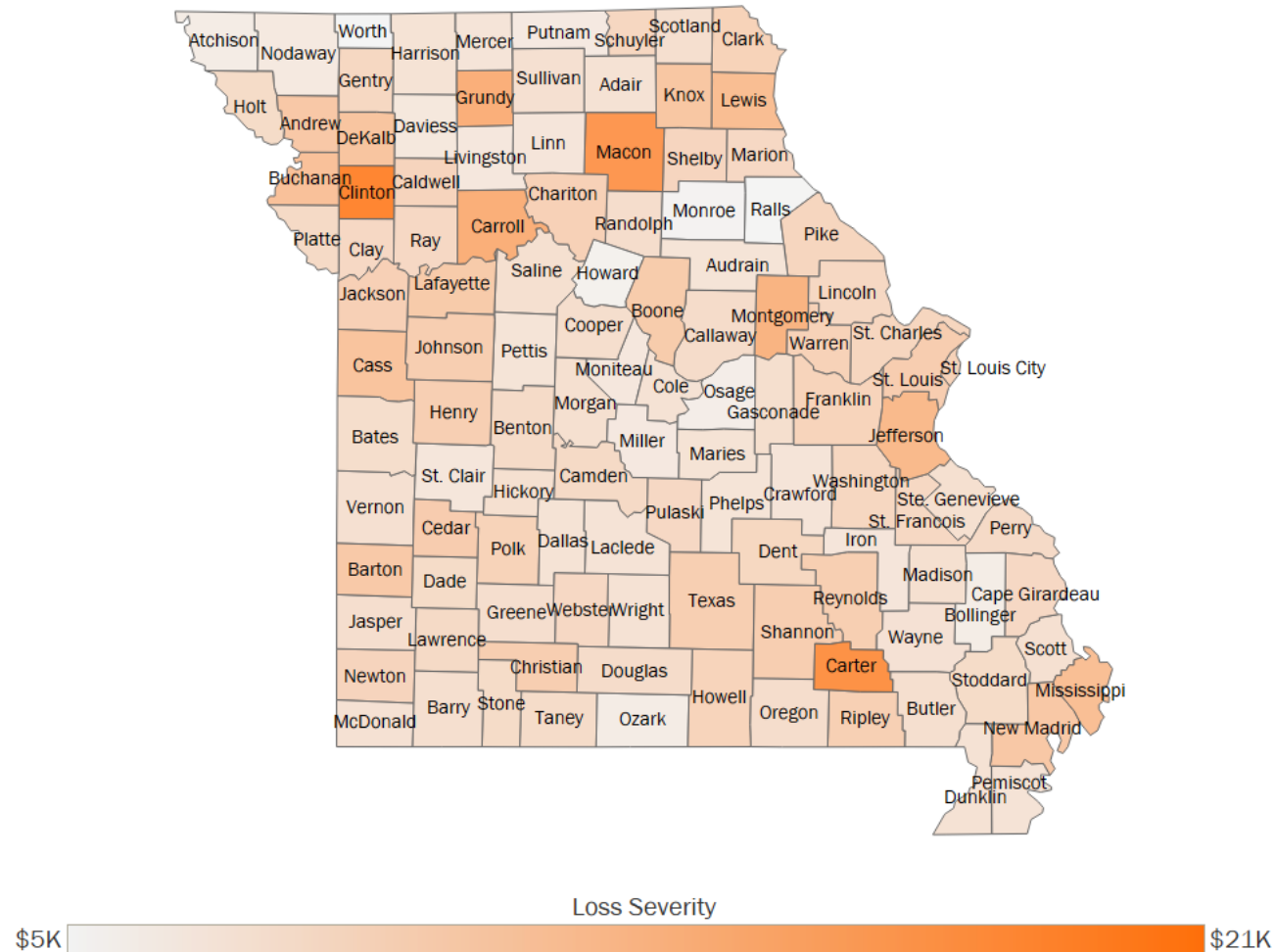


Figure 5.2.1.2

LIABILITY - PURE PREMIUM

2023

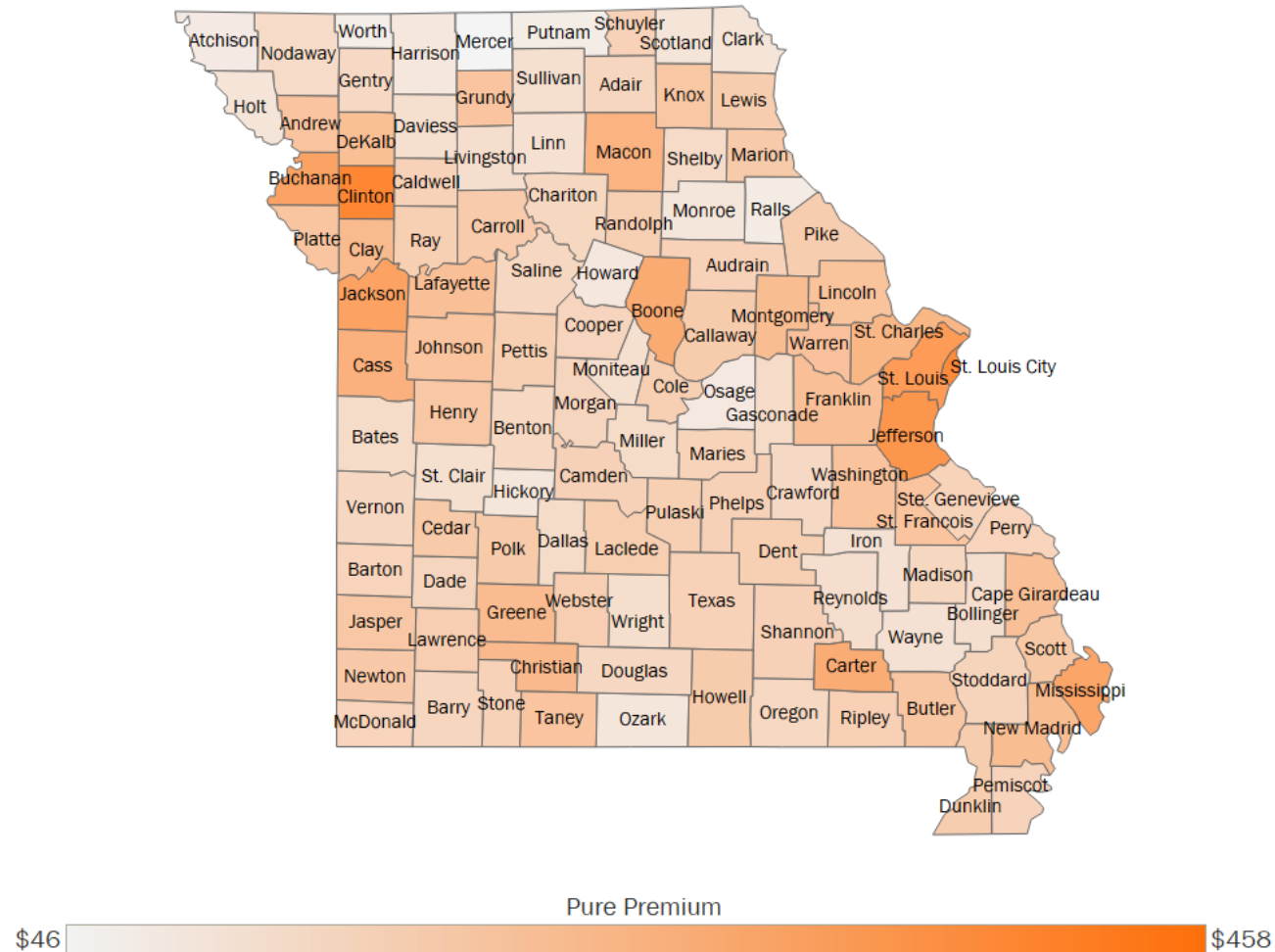


Figure 5.2.1.3

LIABILITY - LOSS FREQUENCY

PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Frequency Spread
Adair	3.4%	3.2%	3.3%	4.9%	3.4%	3.3%	2.6%	2.6%	2.3%	2.1%	2.7%
Andrew	2.9%	3.2%	3.3%	4.2%	3.2%	3.3%	2.4%	2.3%	2.4%	2.0%	2.1%
Atchison	2.0%	2.0%	1.9%	2.3%	2.1%	2.1%	1.8%	1.3%	1.5%	1.3%	0.9%
Audrain	3.2%	3.3%	3.3%	3.7%	3.1%	3.2%	2.5%	2.5%	2.7%	2.4%	1.3%
Barry	2.8%	2.9%	2.8%	3.0%	2.9%	2.7%	2.4%	2.3%	2.3%	2.0%	1.1%
Barton	2.5%	2.5%	2.4%	2.6%	2.1%	2.3%	2.0%	2.2%	1.8%	1.5%	1.1%
Bates	2.4%	2.4%	2.8%	2.9%	2.2%	2.5%	1.9%	1.8%	2.1%	1.7%	1.2%
Benton	2.5%	2.3%	2.6%	2.6%	2.3%	2.6%	2.2%	1.9%	2.0%	1.8%	0.9%
Bollinger	2.7%	2.6%	2.5%	3.0%	2.8%	3.1%	2.2%	2.0%	1.9%	2.1%	1.1%
Boone	4.9%	4.7%	4.9%	5.7%	4.4%	4.3%	3.2%	3.3%	3.4%	3.0%	2.7%
Buchanan	4.3%	4.5%	4.5%	5.5%	4.2%	4.0%	3.3%	3.1%	3.1%	2.8%	2.7%
Butler	3.9%	3.9%	4.0%	5.2%	3.9%	3.9%	3.2%	3.0%	2.6%	2.8%	2.5%
Caldwell	2.6%	2.6%	2.6%	2.6%	2.3%	2.5%	2.2%	2.0%	2.2%	1.8%	0.8%
Callaway	3.4%	3.5%	3.6%	3.7%	3.2%	3.1%	2.7%	2.4%	2.4%	2.4%	1.3%
Camden	2.8%	2.9%	3.0%	3.7%	2.9%	2.8%	2.3%	2.2%	2.1%	2.0%	1.7%
Cape Girardeau	4.3%	3.9%	4.4%	5.4%	3.9%	3.8%	2.9%	2.8%	2.8%	2.8%	2.6%
Carroll	2.2%	1.9%	2.0%	2.0%	2.0%	2.7%	2.0%	1.6%	1.8%	1.4%	1.4%
Carter	2.9%	2.4%	2.6%	3.0%	2.9%	2.5%	2.5%	2.0%	1.6%	1.7%	1.4%
Cass	3.8%	3.7%	4.1%	4.6%	3.9%	3.7%	3.0%	2.8%	2.6%	2.5%	2.2%
Cedar	2.7%	2.6%	2.8%	3.2%	2.4%	2.5%	2.0%	2.1%	1.9%	1.9%	1.3%
Chariton	2.1%	2.3%	1.7%	2.8%	2.2%	1.9%	1.9%	1.5%	1.5%	1.6%	1.3%
Christian	4.0%	3.8%	3.9%	4.4%	3.9%	3.8%	3.0%	3.0%	3.0%	2.6%	1.9%
Clark	2.2%	2.0%	2.2%	3.3%	1.9%	1.9%	1.5%	1.5%	1.8%	1.1%	2.2%
Clay	4.3%	4.4%	4.8%	5.5%	4.5%	4.3%	3.4%	3.1%	3.2%	3.0%	2.5%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Frequency Spread
Clinton	2.8%	3.1%	3.2%	3.6%	3.3%	3.3%	2.6%	2.5%	2.2%	2.2%	1.4%
Cole	3.8%	3.6%	4.1%	4.2%	3.7%	3.5%	2.8%	2.6%	2.7%	2.4%	1.8%
Cooper	3.1%	3.0%	3.1%	3.4%	2.9%	3.0%	2.4%	2.7%	2.3%	2.0%	1.4%
Crawford	2.6%	2.5%	3.0%	3.0%	2.9%	2.9%	2.3%	2.1%	2.3%	2.0%	0.9%
Dade	2.8%	2.5%	2.3%	2.2%	2.3%	2.7%	2.4%	2.1%	2.2%	1.9%	0.9%
Dallas	3.1%	2.8%	2.8%	2.8%	2.9%	2.8%	2.6%	2.4%	2.1%	1.8%	1.3%
Daviess	2.3%	2.5%	2.4%	2.6%	2.1%	2.8%	2.1%	1.7%	1.5%	1.9%	1.2%
DeKalb	2.5%	2.5%	2.8%	2.9%	2.5%	2.4%	2.4%	2.2%	2.3%	2.1%	0.8%
Dent	2.6%	2.4%	2.5%	2.8%	2.8%	2.5%	2.1%	2.2%	2.1%	2.0%	0.8%
Douglas	2.3%	2.4%	2.2%	2.8%	2.4%	2.5%	2.1%	2.0%	2.0%	1.8%	1.0%
Dunklin	3.7%	3.2%	3.6%	3.9%	3.5%	3.3%	2.8%	3.0%	2.7%	2.6%	1.3%
Franklin	3.6%	3.5%	4.1%	4.8%	3.8%	3.7%	2.9%	2.6%	2.8%	2.5%	2.3%
Gasconade	2.7%	2.5%	2.8%	2.7%	2.8%	2.4%	2.0%	1.8%	1.8%	1.8%	1.0%
Gentry	2.4%	2.5%	2.3%	3.7%	2.0%	2.2%	1.9%	1.8%	1.7%	1.6%	2.1%
Greene	4.6%	4.7%	4.9%	5.2%	4.7%	4.5%	3.6%	3.5%	3.6%	3.2%	2.0%
Grundy	2.6%	2.4%	2.6%	3.0%	2.5%	2.3%	2.0%	2.0%	1.6%	1.5%	1.4%
Harrison	2.0%	1.9%	1.9%	2.1%	1.7%	2.1%	2.0%	1.8%	1.4%	1.3%	0.9%
Henry	2.5%	2.5%	2.7%	3.7%	2.8%	2.6%	2.3%	2.1%	2.0%	2.1%	1.7%
Hickory	2.2%	2.2%	2.5%	2.6%	2.1%	2.0%	1.9%	1.7%	1.9%	1.3%	1.3%
Holt	2.4%	2.0%	2.2%	2.5%	1.9%	1.8%	1.5%	1.5%	1.3%	1.2%	1.3%
Howard	3.2%	2.3%	3.2%	3.2%	3.1%	3.0%	2.5%	2.1%	2.2%	1.8%	1.5%
Howell	3.0%	2.8%	2.8%	2.9%	2.9%	2.8%	2.5%	2.3%	2.5%	2.1%	0.9%
Iron	2.4%	2.7%	2.9%	2.7%	2.9%	2.6%	2.4%	1.9%	1.8%	1.7%	1.2%
Jackson	5.1%	5.2%	5.5%	6.4%	5.3%	5.2%	4.0%	3.6%	3.7%	3.5%	2.9%
Jasper	3.6%	3.5%	3.9%	4.4%	3.8%	3.6%	3.1%	2.9%	3.0%	2.6%	1.8%
Jefferson	4.4%	4.6%	5.0%	5.8%	4.7%	4.6%	3.4%	3.1%	3.1%	3.0%	2.8%
Johnson	3.3%	3.4%	3.7%	3.7%	3.6%	3.4%	2.6%	2.2%	2.4%	2.2%	1.5%
Knox	2.2%	1.7%	2.8%	3.8%	1.9%	2.2%	1.9%	2.1%	1.4%	1.9%	2.3%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Frequency Spread
Laclede	3.1%	3.2%	3.5%	4.0%	3.4%	3.1%	2.7%	2.5%	2.7%	2.6%	1.5%
Lafayette	3.2%	3.3%	3.5%	4.0%	3.2%	3.0%	2.7%	2.4%	2.5%	2.2%	1.8%
Lawrence	2.6%	2.8%	3.1%	3.4%	3.1%	3.1%	2.4%	2.6%	2.4%	2.2%	1.2%
Lewis	2.4%	2.2%	2.3%	2.5%	2.5%	2.6%	1.8%	1.9%	1.7%	1.5%	1.1%
Lincoln	3.6%	3.8%	4.1%	5.0%	4.0%	4.0%	3.1%	2.9%	3.0%	2.6%	2.4%
Linn	2.6%	2.3%	2.6%	2.7%	2.3%	2.4%	1.9%	1.8%	1.7%	1.7%	1.0%
Livingston	2.9%	2.9%	2.7%	3.8%	2.7%	2.7%	2.3%	2.1%	2.0%	1.9%	1.9%
McDonald	2.9%	3.2%	3.1%	3.3%	3.1%	3.0%	2.6%	2.6%	2.2%	2.2%	1.1%
Macon	2.9%	2.3%	2.3%	3.1%	2.5%	2.4%	2.1%	2.1%	2.2%	1.6%	1.5%
Madison	2.8%	2.4%	3.1%	3.3%	2.8%	2.4%	2.3%	2.1%	2.0%	2.0%	1.3%
Maries	2.5%	2.8%	3.0%	2.8%	2.7%	2.4%	2.6%	2.4%	1.8%	2.3%	1.2%
Marion	3.7%	3.4%	3.9%	4.1%	3.5%	3.4%	2.8%	2.7%	2.6%	2.3%	1.8%
Mercer	1.7%	2.1%	2.2%	2.0%	1.7%	2.1%	1.4%	1.3%	1.4%	0.6%	1.5%
Miller	2.8%	2.4%	2.8%	3.2%	2.5%	2.7%	2.2%	2.2%	2.2%	2.1%	1.2%
Mississippi	3.7%	3.2%	3.2%	3.1%	3.4%	2.9%	3.2%	2.9%	2.8%	2.7%	1.0%
Moniteau	2.7%	2.5%	2.6%	2.8%	2.4%	2.4%	2.1%	2.2%	2.4%	1.8%	1.0%
Monroe	2.6%	2.1%	2.4%	2.4%	2.2%	2.3%	1.7%	1.8%	1.5%	1.9%	1.1%
Montgomery	2.4%	2.2%	2.8%	3.0%	3.1%	2.6%	2.3%	1.7%	2.0%	1.8%	1.4%
Morgan	2.4%	2.8%	2.6%	3.1%	2.6%	2.8%	2.0%	1.9%	2.0%	2.0%	1.2%
New Madrid	3.0%	2.9%	3.2%	3.9%	3.4%	3.3%	2.8%	2.5%	2.9%	2.3%	1.6%
Newton	2.7%	2.7%	3.0%	3.7%	3.1%	2.9%	2.3%	2.5%	2.3%	2.2%	1.5%
Nodaway	2.9%	2.8%	2.9%	3.3%	2.6%	3.2%	2.4%	2.2%	2.3%	2.1%	1.2%
Oregon	2.5%	2.4%	2.6%	2.6%	2.5%	2.7%	2.2%	1.9%	2.4%	1.8%	0.8%
Osage	2.5%	2.8%	2.2%	2.6%	2.1%	2.3%	1.7%	2.0%	1.8%	1.5%	1.3%
Ozark	2.0%	1.9%	2.1%	1.8%	2.1%	2.0%	1.9%	1.8%	1.8%	1.6%	0.5%
Pemiscot	3.7%	3.5%	3.8%	4.0%	3.0%	3.3%	3.0%	2.7%	2.9%	2.3%	1.7%
Perry	3.0%	3.2%	3.1%	4.0%	3.1%	2.9%	2.3%	2.2%	2.0%	1.9%	2.0%
Pettis	3.5%	3.5%	3.5%	4.0%	3.7%	3.8%	3.0%	2.8%	2.7%	2.5%	1.5%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Frequency Spread
Phelps	3.7%	3.3%	3.4%	3.7%	3.3%	3.3%	3.0%	2.7%	2.9%	2.4%	1.3%
Pike	2.7%	2.6%	2.9%	3.8%	2.8%	2.7%	2.5%	2.4%	2.4%	2.1%	1.8%
Platte	3.9%	4.1%	4.3%	5.0%	4.0%	4.0%	3.0%	2.7%	2.7%	2.6%	2.4%
Polk	3.2%	3.2%	3.3%	4.1%	3.2%	3.1%	2.7%	2.5%	2.5%	2.1%	2.0%
Pulaski	3.5%	3.6%	3.3%	3.5%	3.1%	3.4%	2.4%	2.5%	2.4%	2.1%	1.5%
Putnam	2.4%	2.3%	2.4%	2.2%	1.8%	2.1%	1.5%	1.4%	1.5%	1.2%	1.3%
Ralls	2.6%	2.2%	2.4%	3.2%	2.4%	2.7%	2.0%	2.0%	2.0%	1.6%	1.6%
Randolph	3.6%	3.6%	3.7%	4.1%	3.6%	3.1%	2.7%	2.6%	2.4%	2.3%	1.9%
Ray	3.1%	3.0%	3.2%	3.8%	3.2%	3.2%	2.4%	2.4%	2.3%	2.1%	1.7%
Reynolds	1.8%	1.9%	2.1%	1.9%	1.9%	1.9%	2.0%	1.6%	1.3%	1.2%	0.8%
Ripley	3.2%	3.1%	2.8%	3.9%	2.8%	3.1%	2.3%	2.3%	2.2%	1.8%	2.1%
St. Charles	4.6%	4.7%	5.1%	6.0%	4.7%	4.7%	3.4%	3.1%	3.3%	3.0%	3.0%
St. Clair	2.0%	1.9%	2.1%	2.5%	2.3%	2.6%	2.0%	2.0%	2.3%	1.8%	0.9%
Ste. Genevieve	3.1%	3.1%	3.0%	4.1%	2.8%	2.9%	2.4%	2.2%	2.0%	2.1%	2.2%
St. Francois	3.7%	3.6%	4.0%	4.3%	3.7%	3.6%	2.9%	2.7%	2.7%	2.6%	1.7%
St. Louis	5.4%	5.5%	6.0%	7.0%	5.5%	5.4%	3.8%	3.5%	3.8%	3.6%	3.5%
Saline	3.0%	3.0%	3.1%	3.7%	2.9%	3.2%	2.3%	2.2%	2.3%	2.0%	1.7%
Schuyler	2.7%	1.9%	2.5%	2.7%	2.5%	2.0%	1.9%	1.7%	1.8%	1.9%	1.0%
Scotland	2.1%	2.2%	2.1%	3.1%	2.2%	1.8%	1.1%	1.6%	1.6%	1.3%	2.0%
Scott	3.8%	3.4%	3.8%	4.8%	3.9%	3.8%	3.1%	2.7%	2.8%	2.7%	2.2%
Shannon	2.3%	2.1%	2.0%	2.0%	2.0%	2.4%	1.8%	1.8%	1.6%	1.7%	0.8%
Shelby	2.6%	2.1%	2.2%	2.9%	2.1%	2.3%	1.5%	1.6%	1.3%	1.5%	1.6%
Stoddard	3.1%	2.7%	2.9%	3.5%	3.1%	2.9%	2.4%	2.4%	2.2%	1.9%	1.6%
Stone	2.9%	2.6%	2.8%	3.6%	2.9%	3.0%	2.3%	2.4%	2.1%	2.0%	1.6%
Sullivan	2.9%	2.5%	2.1%	2.7%	2.6%	3.1%	1.9%	1.9%	2.0%	1.6%	1.5%
Taney	3.9%	4.1%	3.9%	4.8%	4.0%	3.8%	2.9%	3.2%	3.0%	2.7%	2.1%
Texas	2.4%	2.4%	2.3%	2.6%	2.4%	2.5%	2.1%	1.9%	1.8%	1.7%	0.9%
Vernon	3.0%	2.7%	2.8%	3.6%	2.5%	2.9%	2.2%	2.1%	2.2%	2.0%	1.6%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Frequency Spread
Warren	3.4%	3.7%	3.9%	5.7%	3.9%	3.7%	2.8%	2.8%	2.8%	2.4%	3.2%
Washington	3.1%	3.1%	3.6%	4.4%	3.3%	3.2%	2.6%	2.7%	2.4%	2.6%	2.0%
Wayne	3.0%	2.7%	2.8%	2.8%	2.4%	2.3%	2.0%	2.0%	1.9%	1.5%	1.5%
Webster	3.3%	3.4%	3.5%	4.0%	3.1%	3.2%	2.6%	2.4%	2.6%	2.1%	1.8%
Worth	2.5%	1.9%	2.0%	2.6%	1.1%	1.5%	1.5%	1.5%	1.2%	1.5%	1.5%
Wright	2.5%	2.4%	2.5%	2.7%	2.6%	2.6%	2.3%	2.1%	2.0%	1.7%	1.0%
St. Louis City	6.3%	6.6%	7.1%	7.9%	6.5%	6.4%	4.6%	4.4%	4.7%	4.5%	3.5%
Missouri Total	4.2%	4.2%	4.5%	5.2%	4.2%	4.1%	3.2%	3.0%	3.0%	3.0%	2.2%

Table 5.2.2

LIABILITY - LOSS SEVERITY

PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$5,890	\$5,325	\$5,415	\$6,201	\$7,149	\$6,927	\$7,087	\$6,265	\$6,350	\$7,688	30.5%
Andrew	\$5,236	\$5,779	\$6,208	\$7,960	\$6,026	\$9,699	\$7,113	\$9,263	\$15,096	\$11,422	118.2%
Atchison	\$7,596	\$4,581	\$5,077	\$8,550	\$6,741	\$7,607	\$15,847	\$10,934	\$6,458	\$6,253	-17.7%
Audrain	\$5,034	\$5,014	\$6,033	\$5,397	\$4,419	\$5,241	\$8,116	\$6,218	\$8,269	\$7,467	48.3%
Barry	\$7,488	\$7,306	\$7,071	\$7,017	\$6,693	\$7,691	\$9,015	\$7,650	\$8,684	\$8,202	9.5%
Barton	\$9,222	\$7,019	\$6,575	\$6,537	\$5,972	\$5,895	\$8,475	\$6,002	\$6,959	\$11,309	22.6%
Bates	\$5,485	\$6,250	\$7,637	\$7,921	\$8,443	\$7,680	\$10,324	\$6,702	\$8,468	\$8,348	52.2%
Benton	\$6,415	\$11,202	\$7,133	\$7,095	\$6,385	\$8,143	\$7,604	\$8,846	\$10,420	\$8,722	36.0%
Bollinger	\$6,149	\$7,183	\$6,630	\$6,540	\$7,957	\$7,342	\$10,600	\$6,232	\$8,902	\$6,201	0.9%
Boone	\$4,833	\$5,138	\$5,211	\$5,280	\$5,539	\$6,707	\$7,380	\$6,566	\$7,179	\$10,981	127.2%
Buchanan	\$5,568	\$5,864	\$6,036	\$6,030	\$6,078	\$8,458	\$7,491	\$8,517	\$7,409	\$12,526	125.0%
Butler	\$5,295	\$6,432	\$6,099	\$7,616	\$6,334	\$7,371	\$7,345	\$7,546	\$9,005	\$8,165	54.2%
Caldwell	\$8,968	\$7,412	\$13,173	\$7,028	\$10,708	\$8,568	\$10,165	\$9,290	\$7,998	\$9,640	7.5%
Callaway	\$5,165	\$5,860	\$6,403	\$6,821	\$6,301	\$6,064	\$5,905	\$6,113	\$7,376	\$8,539	65.3%
Camden	\$7,535	\$7,208	\$6,970	\$7,812	\$7,042	\$8,480	\$8,976	\$9,495	\$9,010	\$8,886	17.9%
Cape Girardeau	\$6,260	\$6,708	\$6,099	\$6,480	\$7,181	\$6,390	\$8,328	\$9,240	\$9,358	\$9,061	44.7%
Carroll	\$8,162	\$7,527	\$6,336	\$4,973	\$9,425	\$6,462	\$9,422	\$6,194	\$10,311	\$15,198	86.2%
Carter	\$9,806	\$7,485	\$8,485	\$9,258	\$7,093	\$6,716	\$4,869	\$10,113	\$12,085	\$19,198	95.8%
Cass	\$6,156	\$7,874	\$10,149	\$7,406	\$6,981	\$8,331	\$8,618	\$8,791	\$9,530	\$12,189	98.0%
Cedar	\$6,341	\$6,191	\$18,820	\$8,493	\$6,461	\$8,202	\$5,528	\$7,575	\$7,251	\$10,810	70.5%
Chariton	\$5,407	\$6,449	\$4,675	\$10,054	\$6,429	\$6,387	\$5,955	\$7,044	\$10,691	\$10,099	86.8%
Christian	\$6,084	\$6,506	\$6,117	\$7,144	\$7,031	\$7,503	\$7,400	\$8,174	\$8,891	\$10,622	74.6%
Clark	\$6,174	\$3,763	\$5,995	\$6,743	\$4,856	\$7,704	\$6,454	\$6,535	\$9,336	\$9,933	60.9%
Clay	\$6,258	\$6,100	\$6,038	\$6,666	\$7,280	\$13,366	\$8,405	\$8,617	\$8,512	\$9,074	45.0%
Clinton	\$6,569	\$5,908	\$6,350	\$7,128	\$6,998	\$7,165	\$10,879	\$8,304	\$8,141	\$20,717	215.4%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$5,428	\$6,293	\$5,121	\$5,274	\$6,147	\$6,061	\$6,915	\$7,015	\$8,476	\$7,707	42.0%
Cooper	\$5,781	\$5,041	\$7,003	\$5,339	\$6,609	\$5,270	\$7,210	\$6,721	\$8,192	\$8,304	43.6%
Crawford	\$5,767	\$7,832	\$6,262	\$6,527	\$7,567	\$10,512	\$10,136	\$8,036	\$7,302	\$7,365	27.7%
Dade	\$9,283	\$5,781	\$7,286	\$6,664	\$8,205	\$6,973	\$8,212	\$7,748	\$9,787	\$8,676	-6.5%
Dallas	\$4,772	\$7,110	\$5,552	\$7,839	\$5,985	\$7,349	\$6,923	\$9,891	\$7,931	\$7,649	60.3%
Daviess	\$6,726	\$7,081	\$7,476	\$6,135	\$8,816	\$4,812	\$7,198	\$7,330	\$6,365	\$6,930	3.0%
DeKalb	\$5,563	\$6,280	\$7,357	\$7,531	\$8,489	\$9,079	\$8,671	\$7,527	\$6,488	\$11,984	115.4%
Dent	\$5,542	\$7,681	\$5,758	\$6,057	\$6,431	\$6,077	\$8,351	\$8,286	\$6,599	\$9,259	67.1%
Douglas	\$5,103	\$4,667	\$5,180	\$7,153	\$6,573	\$9,572	\$9,239	\$7,381	\$8,647	\$8,594	68.4%
Dunklin	\$6,889	\$6,664	\$7,262	\$8,077	\$8,734	\$6,861	\$7,648	\$6,424	\$7,183	\$7,710	11.9%
Franklin	\$6,423	\$7,442	\$6,243	\$7,161	\$7,333	\$8,140	\$8,765	\$8,787	\$9,170	\$9,746	51.7%
Gasconade	\$8,352	\$6,045	\$5,235	\$7,648	\$5,674	\$7,768	\$16,088	\$5,810	\$8,340	\$8,222	-1.6%
Gentry	\$9,904	\$4,228	\$3,649	\$4,842	\$7,471	\$5,540	\$7,462	\$6,667	\$7,124	\$9,250	-6.6%
Greene	\$5,849	\$6,568	\$5,951	\$7,376	\$6,327	\$7,358	\$8,102	\$7,698	\$9,094	\$8,267	41.3%
Grundy	\$6,315	\$5,969	\$4,278	\$5,162	\$5,605	\$4,364	\$10,324	\$8,333	\$12,311	\$15,136	139.7%
Harrison	\$3,653	\$5,159	\$4,819	\$5,474	\$6,325	\$6,234	\$6,421	\$9,186	\$7,670	\$7,628	108.8%
Henry	\$10,311	\$6,853	\$6,003	\$6,817	\$6,589	\$6,726	\$8,201	\$7,890	\$9,100	\$10,442	1.3%
Hickory	\$8,349	\$9,362	\$8,150	\$9,594	\$7,377	\$8,404	\$10,311	\$8,924	\$5,855	\$8,118	-2.8%
Holt	\$4,848	\$5,653	\$4,398	\$6,495	\$3,645	\$6,025	\$10,517	\$6,994	\$6,803	\$8,677	79.0%
Howard	\$6,229	\$5,822	\$4,349	\$5,635	\$5,359	\$6,539	\$7,827	\$8,837	\$5,922	\$5,548	-10.9%
Howell	\$7,225	\$7,619	\$8,054	\$9,267	\$7,905	\$8,686	\$8,504	\$8,643	\$9,218	\$9,746	34.9%
Iron	\$6,279	\$6,047	\$7,375	\$6,556	\$7,289	\$5,704	\$7,492	\$7,457	\$7,516	\$7,214	14.9%
Jackson	\$6,257	\$6,562	\$6,650	\$7,321	\$7,014	\$7,947	\$8,958	\$8,803	\$9,394	\$10,200	63.0%
Jasper	\$5,678	\$6,072	\$6,191	\$6,364	\$5,965	\$6,599	\$6,882	\$7,189	\$7,557	\$8,260	45.5%
Jefferson	\$6,399	\$6,969	\$6,645	\$6,925	\$7,812	\$7,880	\$9,472	\$9,298	\$9,987	\$13,616	112.8%
Johnson	\$5,931	\$7,588	\$6,734	\$14,459	\$8,378	\$6,754	\$29,761	\$11,147	\$9,023	\$10,590	78.6%
Knox	\$9,978	\$7,911	\$7,344	\$5,647	\$4,962	\$6,810	\$7,273	\$9,988	\$9,215	\$11,758	17.8%
Laclede	\$5,597	\$6,012	\$7,168	\$7,112	\$7,301	\$6,939	\$8,378	\$7,948	\$7,692	\$7,580	35.4%
Lafayette	\$6,809	\$6,855	\$8,613	\$8,398	\$7,489	\$7,288	\$10,908	\$8,581	\$7,162	\$11,159	63.9%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$7,351	\$6,005	\$7,507	\$7,551	\$8,126	\$7,328	\$9,565	\$7,376	\$7,070	\$8,913	21.2%
Lewis	\$8,063	\$7,845	\$8,164	\$9,699	\$6,353	\$5,779	\$9,384	\$7,629	\$10,709	\$13,070	62.1%
Lincoln	\$6,663	\$6,929	\$7,853	\$6,912	\$6,757	\$7,328	\$8,438	\$8,617	\$8,943	\$9,174	37.7%
Linn	\$9,166	\$6,782	\$6,075	\$5,727	\$9,675	\$6,464	\$5,582	\$4,418	\$7,929	\$7,245	−21.0%
Livingston	\$5,564	\$5,677	\$5,445	\$6,854	\$5,565	\$6,514	\$7,522	\$20,756	\$5,636	\$6,973	25.3%
McDonald	\$7,043	\$6,999	\$6,175	\$7,683	\$7,502	\$7,286	\$6,451	\$12,258	\$7,464	\$7,849	11.4%
Macon	\$7,328	\$6,207	\$6,166	\$6,810	\$6,396	\$7,443	\$6,803	\$6,437	\$8,376	\$18,367	150.6%
Madison	\$4,555	\$4,902	\$6,114	\$6,361	\$6,687	\$6,634	\$8,034	\$6,715	\$6,069	\$8,110	78.1%
Maries	\$7,336	\$5,055	\$7,518	\$6,284	\$6,660	\$8,376	\$6,753	\$10,538	\$12,505	\$7,621	3.9%
Marion	\$5,804	\$5,855	\$5,994	\$5,201	\$6,083	\$6,183	\$8,051	\$6,608	\$7,245	\$9,063	56.1%
Mercer	\$5,371	\$12,985	\$8,599	\$6,245	\$4,149	\$4,946	\$7,978	\$7,292	\$13,790	\$7,342	36.7%
Miller	\$5,873	\$6,698	\$20,784	\$6,994	\$6,730	\$6,608	\$6,970	\$9,627	\$8,143	\$6,750	14.9%
Mississippi	\$6,970	\$6,015	\$5,839	\$6,641	\$9,604	\$6,700	\$7,652	\$8,324	\$9,044	\$12,954	85.9%
Moniteau	\$5,868	\$7,027	\$4,281	\$7,035	\$9,437	\$7,936	\$6,569	\$7,118	\$7,215	\$6,966	18.7%
Monroe	\$7,501	\$7,322	\$6,938	\$7,061	\$8,018	\$5,711	\$7,330	\$5,460	\$6,157	\$5,316	−29.1%
Montgomery	\$5,094	\$6,552	\$6,653	\$5,186	\$7,067	\$8,628	\$8,799	\$8,714	\$9,920	\$14,380	182.3%
Morgan	\$7,859	\$6,939	\$6,086	\$7,598	\$7,039	\$6,450	\$7,773	\$8,675	\$10,095	\$8,120	3.3%
New Madrid	\$9,148	\$8,335	\$6,012	\$7,746	\$8,013	\$7,846	\$8,006	\$7,605	\$7,783	\$11,509	25.8%
Newton	\$6,221	\$7,065	\$6,822	\$7,487	\$7,121	\$7,519	\$7,709	\$7,567	\$8,300	\$9,611	54.5%
Nodaway	\$4,844	\$5,663	\$6,383	\$5,049	\$5,861	\$6,470	\$6,009	\$7,486	\$10,116	\$6,688	38.1%
Oregon	\$7,728	\$8,989	\$6,911	\$6,335	\$9,715	\$6,346	\$9,547	\$9,570	\$8,297	\$8,461	9.5%
Osage	\$6,667	\$8,559	\$6,235	\$6,403	\$9,448	\$6,159	\$5,652	\$10,937	\$7,944	\$5,983	−10.3%
Ozark	\$7,193	\$8,718	\$5,965	\$7,850	\$7,837	\$8,365	\$10,364	\$9,534	\$7,553	\$6,291	−12.5%
Pemiscot	\$6,274	\$5,588	\$6,515	\$7,370	\$8,062	\$6,840	\$6,716	\$6,961	\$8,115	\$7,549	20.3%
Perry	\$6,985	\$5,901	\$5,805	\$6,697	\$7,001	\$6,584	\$7,671	\$7,092	\$9,833	\$8,828	26.4%
Pettis	\$17,993	\$8,913	\$5,542	\$6,394	\$6,199	\$6,056	\$7,676	\$8,048	\$7,322	\$7,475	−58.5%
Phelps	\$5,642	\$6,347	\$5,695	\$5,590	\$6,056	\$6,528	\$8,101	\$5,954	\$8,639	\$7,509	33.1%
Pike	\$6,247	\$6,129	\$5,753	\$5,622	\$7,457	\$6,660	\$15,728	\$6,355	\$8,591	\$9,481	51.8%
Platte	\$5,909	\$6,229	\$6,082	\$5,960	\$7,328	\$7,349	\$10,437	\$8,999	\$8,902	\$8,906	50.7%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$6,956	\$7,998	\$8,183	\$6,993	\$8,249	\$6,117	\$8,571	\$7,459	\$9,134	\$9,942	42.9%
Pulaski	\$6,322	\$5,885	\$5,870	\$6,874	\$7,221	\$6,685	\$7,034	\$7,733	\$7,199	\$9,057	43.3%
Putnam	\$5,575	\$4,941	\$4,818	\$4,087	\$8,252	\$4,376	\$3,768	\$11,416	\$7,990	\$6,614	18.6%
Ralls	\$5,500	\$8,432	\$5,859	\$7,139	\$6,454	\$12,560	\$12,038	\$9,275	\$5,845	\$5,092	-7.4%
Randolph	\$6,590	\$5,739	\$6,013	\$6,386	\$8,371	\$10,655	\$6,091	\$8,249	\$10,316	\$8,409	27.6%
Ray	\$6,586	\$8,771	\$10,153	\$5,968	\$7,976	\$7,523	\$7,432	\$7,371	\$7,607	\$9,049	37.4%
Reynolds	\$8,694	\$9,988	\$6,764	\$7,908	\$7,353	\$7,249	\$6,224	\$9,866	\$5,751	\$10,538	21.2%
Ripley	\$5,951	\$7,394	\$6,150	\$7,952	\$7,384	\$7,411	\$7,371	\$9,118	\$7,732	\$10,324	73.5%
St. Charles	\$5,508	\$6,252	\$6,008	\$6,511	\$6,820	\$7,365	\$8,318	\$8,658	\$8,969	\$9,451	71.6%
St. Clair	\$6,957	\$4,722	\$6,249	\$7,413	\$7,417	\$9,635	\$12,180	\$10,530	\$9,374	\$7,133	2.5%
Ste. Genevieve	\$6,087	\$8,011	\$6,228	\$8,574	\$8,296	\$8,847	\$7,306	\$11,674	\$10,051	\$8,129	33.5%
St. Francois	\$5,993	\$6,335	\$5,976	\$6,247	\$6,853	\$6,405	\$7,901	\$7,504	\$9,327	\$9,146	52.6%
St. Louis	\$5,713	\$6,323	\$6,553	\$6,851	\$6,993	\$7,309	\$9,625	\$9,376	\$9,967	\$10,687	87.1%
Saline	\$7,168	\$6,044	\$4,999	\$5,521	\$5,320	\$5,501	\$20,087	\$9,258	\$8,207	\$8,122	13.3%
Schuyler	\$7,444	\$4,949	\$8,327	\$6,686	\$3,405	\$11,496	\$8,406	\$7,197	\$6,983	\$9,287	24.8%
Scotland	\$6,271	\$6,800	\$6,110	\$6,030	\$6,812	\$5,102	\$7,130	\$8,581	\$12,501	\$8,157	30.1%
Scott	\$5,754	\$6,338	\$6,764	\$7,296	\$6,999	\$7,278	\$7,461	\$6,759	\$8,278	\$7,955	38.2%
Shannon	\$7,091	\$7,853	\$11,355	\$19,595	\$7,047	\$9,265	\$8,790	\$11,428	\$13,865	\$10,584	49.3%
Shelby	\$7,942	\$5,906	\$9,203	\$7,959	\$5,048	\$6,855	\$5,785	\$11,151	\$4,102	\$9,513	19.8%
Stoddard	\$7,224	\$6,041	\$7,582	\$7,413	\$7,489	\$6,637	\$8,753	\$7,168	\$8,297	\$8,691	20.3%
Stone	\$5,765	\$6,288	\$8,862	\$7,780	\$8,033	\$7,825	\$8,464	\$8,195	\$8,557	\$8,698	50.9%
Sullivan	\$5,504	\$6,338	\$7,245	\$7,625	\$8,217	\$6,451	\$7,575	\$8,785	\$9,478	\$7,995	45.2%
Taney	\$5,855	\$5,994	\$9,171	\$6,787	\$7,244	\$6,359	\$8,417	\$7,738	\$7,347	\$8,617	47.2%
Texas	\$5,497	\$6,901	\$8,628	\$7,217	\$7,130	\$7,127	\$7,700	\$6,921	\$10,297	\$10,536	91.7%
Vernon	\$6,517	\$6,830	\$6,427	\$5,902	\$6,265	\$7,207	\$6,474	\$6,999	\$7,055	\$7,995	22.7%
Warren	\$5,225	\$6,407	\$6,668	\$6,603	\$6,335	\$7,048	\$8,996	\$9,857	\$9,944	\$9,985	91.1%
Washington	\$6,535	\$6,965	\$7,347	\$6,250	\$7,364	\$7,271	\$9,668	\$8,942	\$8,145	\$9,270	41.8%
Wayne	\$8,978	\$7,848	\$5,144	\$7,123	\$8,254	\$8,527	\$7,194	\$9,616	\$9,145	\$7,799	-13.1%
Webster	\$6,921	\$6,155	\$7,145	\$6,805	\$7,843	\$10,495	\$9,224	\$7,531	\$8,277	\$9,045	30.7%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth	\$4,810	\$11,753	\$5,098	\$6,701	\$6,260	\$4,688	\$4,046	\$4,821	\$3,520	\$4,998	3.9%
Wright	\$7,110	\$16,841	\$9,353	\$7,935	\$7,093	\$6,958	\$7,066	\$7,733	\$8,547	\$7,673	7.9%
St. Louis City	\$6,018	\$6,209	\$6,544	\$6,640	\$6,757	\$7,357	\$8,551	\$9,037	\$9,729	\$9,923	64.9%
Missouri Total	\$6,094	\$6,481	\$6,553	\$6,880	\$6,948	\$7,666	\$8,802	\$8,519	\$9,027	\$9,726	59.6%

Table 5.2.3

LIABILITY - PURE PREMIUM

PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$198	\$168	\$181	\$301	\$246	\$229	\$185	\$164	\$148	\$163	-18.0%
Andrew	\$153	\$185	\$207	\$332	\$196	\$324	\$173	\$209	\$368	\$232	52.3%
Atchison	\$156	\$92	\$98	\$193	\$145	\$163	\$282	\$146	\$100	\$84	-46.1%
Audrain	\$161	\$167	\$196	\$197	\$135	\$168	\$200	\$156	\$223	\$176	9.6%
Barry	\$209	\$214	\$200	\$214	\$196	\$205	\$216	\$174	\$201	\$162	-22.6%
Barton	\$232	\$176	\$158	\$169	\$124	\$138	\$166	\$133	\$127	\$170	-26.9%
Bates	\$129	\$149	\$214	\$228	\$183	\$190	\$198	\$123	\$174	\$140	8.9%
Benton	\$159	\$263	\$188	\$186	\$148	\$216	\$170	\$167	\$210	\$155	-2.7%
Bollinger	\$169	\$184	\$163	\$193	\$222	\$225	\$229	\$125	\$172	\$133	-21.3%
Boone	\$237	\$241	\$254	\$298	\$246	\$288	\$240	\$215	\$242	\$326	37.9%
Buchanan	\$237	\$265	\$270	\$334	\$258	\$342	\$249	\$266	\$232	\$353	49.1%
Butler	\$207	\$251	\$246	\$394	\$250	\$284	\$236	\$229	\$238	\$225	8.9%
Caldwell	\$234	\$194	\$337	\$181	\$248	\$211	\$228	\$190	\$178	\$177	-24.4%
Callaway	\$174	\$207	\$231	\$251	\$204	\$185	\$158	\$145	\$180	\$203	16.4%
Camden	\$214	\$207	\$211	\$290	\$203	\$235	\$208	\$209	\$190	\$180	-16.1%
Cape Girardeau	\$269	\$262	\$267	\$351	\$278	\$244	\$242	\$262	\$265	\$252	-6.2%
Carroll	\$184	\$147	\$124	\$98	\$192	\$177	\$191	\$101	\$191	\$206	12.3%
Carter	\$285	\$181	\$218	\$274	\$205	\$168	\$120	\$205	\$193	\$322	13.3%
Cass	\$236	\$295	\$417	\$343	\$274	\$312	\$254	\$245	\$252	\$302	27.8%
Cedar	\$169	\$163	\$521	\$271	\$152	\$206	\$111	\$161	\$135	\$210	23.9%
Chariton	\$116	\$148	\$78	\$282	\$140	\$121	\$113	\$104	\$165	\$160	38.2%
Christian	\$243	\$250	\$240	\$316	\$276	\$289	\$223	\$242	\$267	\$273	12.2%
Clark	\$138	\$77	\$132	\$221	\$93	\$146	\$99	\$99	\$164	\$110	-20.2%
Clay	\$267	\$271	\$289	\$367	\$325	\$579	\$282	\$267	\$270	\$271	1.3%
Clinton	\$183	\$180	\$203	\$259	\$230	\$238	\$288	\$206	\$181	\$458	150.6%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$208	\$226	\$212	\$223	\$225	\$214	\$193	\$179	\$227	\$186	−10.9%
Cooper	\$181	\$150	\$216	\$179	\$191	\$159	\$172	\$182	\$191	\$167	−7.8%
Crawford	\$150	\$197	\$186	\$193	\$223	\$306	\$230	\$172	\$166	\$150	−0.0%
Dade	\$257	\$142	\$164	\$145	\$192	\$191	\$201	\$163	\$213	\$165	−35.6%
Dallas	\$148	\$199	\$156	\$220	\$171	\$204	\$182	\$236	\$168	\$141	−4.5%
Daviess	\$153	\$174	\$181	\$161	\$186	\$133	\$154	\$126	\$97	\$128	−15.9%
DeKalb	\$141	\$159	\$202	\$219	\$209	\$219	\$204	\$164	\$150	\$255	80.8%
Dent	\$146	\$186	\$144	\$172	\$181	\$153	\$176	\$184	\$140	\$187	28.4%
Douglas	\$115	\$111	\$115	\$203	\$158	\$240	\$194	\$148	\$175	\$157	36.4%
Dunklin	\$257	\$214	\$259	\$313	\$302	\$224	\$215	\$193	\$195	\$198	−22.9%
Franklin	\$228	\$263	\$255	\$344	\$275	\$301	\$254	\$230	\$254	\$247	8.3%
Gasconade	\$224	\$151	\$147	\$206	\$157	\$189	\$323	\$106	\$147	\$144	−35.6%
Gentry	\$240	\$105	\$84	\$179	\$152	\$119	\$139	\$117	\$120	\$151	−37.3%
Greene	\$267	\$311	\$291	\$383	\$298	\$332	\$292	\$269	\$324	\$265	−0.8%
Grundy	\$165	\$146	\$112	\$154	\$141	\$100	\$203	\$170	\$197	\$232	40.5%
Harrison	\$75	\$97	\$92	\$115	\$106	\$132	\$131	\$161	\$107	\$97	29.6%
Henry	\$258	\$169	\$164	\$254	\$182	\$177	\$186	\$164	\$183	\$216	−16.0%
Hickory	\$182	\$207	\$203	\$248	\$153	\$169	\$193	\$149	\$113	\$102	−43.9%
Holt	\$117	\$111	\$96	\$162	\$71	\$111	\$158	\$105	\$89	\$107	−8.5%
Howard	\$200	\$131	\$140	\$181	\$164	\$196	\$193	\$182	\$133	\$97	−51.4%
Howell	\$216	\$215	\$222	\$266	\$227	\$242	\$210	\$195	\$226	\$201	−6.9%
Iron	\$150	\$163	\$214	\$176	\$211	\$149	\$179	\$139	\$135	\$120	−20.1%
Jackson	\$320	\$338	\$366	\$470	\$372	\$416	\$357	\$320	\$351	\$358	11.8%
Jasper	\$204	\$215	\$240	\$280	\$225	\$236	\$211	\$211	\$229	\$217	6.3%
Jefferson	\$281	\$324	\$332	\$400	\$363	\$362	\$321	\$289	\$312	\$405	43.7%
Johnson	\$194	\$262	\$247	\$539	\$298	\$230	\$764	\$246	\$220	\$235	21.1%
Knox	\$222	\$138	\$208	\$213	\$92	\$148	\$137	\$213	\$133	\$219	−0.9%
Laclede	\$171	\$189	\$248	\$285	\$246	\$217	\$229	\$198	\$210	\$194	13.5%
Lafayette	\$216	\$225	\$305	\$335	\$237	\$221	\$291	\$206	\$177	\$249	15.5%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$191	\$166	\$230	\$254	\$254	\$225	\$229	\$189	\$169	\$193	0.6%
Lewis	\$193	\$174	\$188	\$243	\$159	\$150	\$172	\$148	\$179	\$198	2.3%
Lincoln	\$238	\$263	\$320	\$346	\$268	\$293	\$262	\$248	\$272	\$239	0.4%
Linn	\$242	\$159	\$158	\$154	\$226	\$155	\$107	\$81	\$137	\$123	−49.1%
Livingston	\$160	\$165	\$146	\$261	\$148	\$178	\$174	\$428	\$114	\$133	−17.0%
McDonald	\$201	\$223	\$193	\$254	\$230	\$219	\$165	\$314	\$164	\$171	−14.7%
Macon	\$210	\$140	\$140	\$210	\$158	\$182	\$145	\$136	\$188	\$296	40.8%
Madison	\$128	\$118	\$192	\$209	\$185	\$162	\$182	\$140	\$124	\$160	24.4%
Maries	\$186	\$140	\$228	\$174	\$178	\$204	\$176	\$255	\$227	\$175	−5.9%
Marion	\$214	\$200	\$235	\$215	\$210	\$211	\$222	\$178	\$190	\$208	−2.9%
Mercer	\$93	\$276	\$186	\$122	\$71	\$102	\$113	\$96	\$189	\$46	−51.2%
Miller	\$162	\$160	\$588	\$227	\$170	\$177	\$151	\$210	\$179	\$141	−12.8%
Mississippi	\$256	\$195	\$189	\$206	\$324	\$196	\$241	\$242	\$249	\$348	36.2%
Moniteau	\$158	\$176	\$109	\$194	\$223	\$192	\$135	\$159	\$172	\$125	−20.9%
Monroe	\$195	\$155	\$170	\$172	\$180	\$134	\$124	\$97	\$95	\$102	−47.5%
Montgomery	\$123	\$144	\$188	\$156	\$218	\$221	\$200	\$144	\$201	\$260	110.5%
Morgan	\$192	\$197	\$160	\$233	\$181	\$179	\$156	\$165	\$204	\$165	−14.1%
New Madrid	\$275	\$244	\$192	\$303	\$274	\$263	\$227	\$188	\$225	\$261	−5.2%
Newton	\$171	\$192	\$204	\$280	\$221	\$220	\$175	\$186	\$192	\$211	23.6%
Nodaway	\$140	\$156	\$188	\$169	\$150	\$205	\$141	\$161	\$229	\$143	1.9%
Oregon	\$194	\$219	\$181	\$164	\$243	\$170	\$207	\$184	\$201	\$155	−20.0%
Osage	\$166	\$242	\$138	\$165	\$199	\$144	\$95	\$219	\$146	\$91	−45.0%
Ozark	\$144	\$162	\$126	\$143	\$167	\$165	\$193	\$168	\$135	\$101	−30.2%
Pemiscot	\$232	\$198	\$246	\$292	\$241	\$227	\$200	\$189	\$232	\$173	−25.6%
Perry	\$212	\$187	\$181	\$266	\$215	\$188	\$177	\$153	\$201	\$172	−19.1%
Pettis	\$627	\$310	\$193	\$257	\$227	\$229	\$232	\$229	\$198	\$187	−70.2%
Phelps	\$207	\$209	\$193	\$209	\$201	\$218	\$245	\$159	\$248	\$181	−12.5%
Pike	\$168	\$162	\$167	\$216	\$207	\$182	\$397	\$150	\$208	\$196	16.9%
Platte	\$233	\$255	\$264	\$296	\$293	\$294	\$312	\$239	\$242	\$230	−1.5%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$219	\$255	\$270	\$287	\$266	\$191	\$229	\$187	\$226	\$210	−4.2%
Pulaski	\$219	\$209	\$195	\$241	\$226	\$224	\$171	\$195	\$169	\$190	−13.2%
Putnam	\$136	\$114	\$116	\$89	\$146	\$90	\$55	\$161	\$119	\$77	−43.7%
Ralls	\$145	\$189	\$143	\$229	\$152	\$343	\$244	\$182	\$115	\$80	−44.9%
Randolph	\$238	\$208	\$224	\$264	\$305	\$326	\$166	\$211	\$251	\$189	−20.5%
Ray	\$202	\$262	\$323	\$228	\$254	\$242	\$180	\$177	\$173	\$190	−5.8%
Reynolds	\$154	\$190	\$142	\$150	\$143	\$134	\$123	\$155	\$74	\$132	−14.6%
Ripley	\$188	\$228	\$171	\$307	\$207	\$228	\$172	\$207	\$170	\$184	−2.1%
St. Charles	\$255	\$295	\$307	\$389	\$321	\$349	\$281	\$267	\$295	\$284	11.4%
St. Clair	\$140	\$92	\$132	\$185	\$173	\$253	\$240	\$215	\$213	\$125	−10.3%
Ste. Genevieve	\$189	\$245	\$189	\$355	\$235	\$252	\$172	\$258	\$197	\$174	−8.2%
St. Francois	\$219	\$228	\$237	\$268	\$255	\$229	\$233	\$203	\$249	\$234	7.1%
St. Louis	\$308	\$348	\$392	\$480	\$386	\$392	\$366	\$330	\$377	\$384	24.5%
Saline	\$214	\$178	\$155	\$203	\$152	\$178	\$457	\$201	\$192	\$158	−25.8%
Schuyler	\$198	\$96	\$207	\$183	\$86	\$227	\$161	\$125	\$127	\$176	−11.0%
Scotland	\$130	\$147	\$130	\$190	\$152	\$94	\$81	\$134	\$197	\$107	−17.8%
Scott	\$221	\$218	\$260	\$354	\$272	\$279	\$235	\$185	\$229	\$214	−3.3%
Shannon	\$161	\$167	\$231	\$399	\$143	\$222	\$161	\$205	\$220	\$180	11.2%
Shelby	\$208	\$126	\$206	\$230	\$107	\$159	\$87	\$182	\$54	\$143	−31.3%
Stoddard	\$225	\$164	\$217	\$259	\$234	\$195	\$212	\$171	\$185	\$169	−25.1%
Stone	\$167	\$165	\$252	\$283	\$230	\$231	\$198	\$194	\$182	\$177	5.9%
Sullivan	\$159	\$160	\$151	\$209	\$212	\$199	\$142	\$167	\$191	\$128	−19.3%
Taney	\$227	\$243	\$356	\$323	\$288	\$240	\$242	\$249	\$219	\$233	2.8%
Texas	\$129	\$166	\$198	\$186	\$174	\$176	\$161	\$134	\$188	\$178	37.3%
Vernon	\$194	\$183	\$179	\$210	\$154	\$209	\$145	\$150	\$154	\$156	−19.3%
Warren	\$180	\$239	\$262	\$374	\$248	\$263	\$251	\$274	\$280	\$243	35.2%
Washington	\$204	\$219	\$261	\$277	\$241	\$232	\$254	\$238	\$199	\$237	16.2%
Wayne	\$270	\$212	\$145	\$200	\$195	\$198	\$144	\$196	\$170	\$119	−55.9%
Webster	\$225	\$210	\$250	\$270	\$245	\$335	\$241	\$182	\$213	\$193	−14.2%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth	\$122	\$220	\$100	\$176	\$71	\$70	\$62	\$73	\$43	\$73	−40.2%
Wright	\$179	\$401	\$236	\$217	\$182	\$182	\$161	\$166	\$171	\$134	−25.3%
St. Louis City	\$381	\$409	\$465	\$523	\$441	\$472	\$394	\$396	\$453	\$443	16.3%
Missouri Total	\$254	\$272	\$293	\$355	\$293	\$318	\$279	\$252	\$274	\$288	13.6%

Table 5.2.4

LIABILITY - PURE PREMIUM

PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

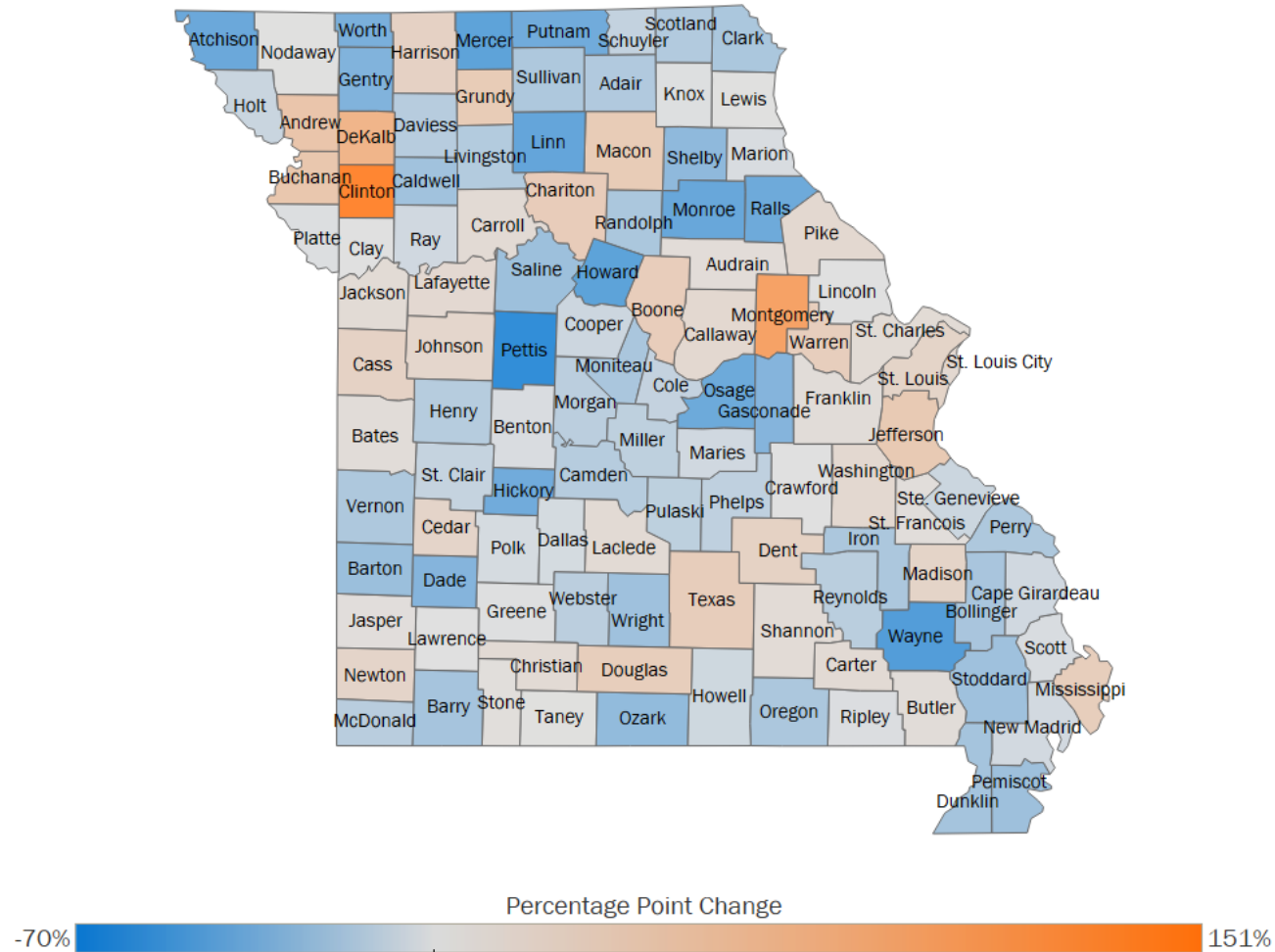


Figure 5.2.4.1

5.3 LOSS RATIOS

Table 5.3.1: LIABILITY - LOSS RATIO | 2023

This table shows dollar losses paid, written premium, and loss ratio by county for 2023.

Figure 5.3.1.1: LIABILITY - LOSS RATIO | 2023

This map shows the loss ratios calculated in the prior table.

Table 5.3.2: LIABILITY - LOSS RATIO | PRIOR TEN YEARS

This table shows loss ratio values for the prior ten years and the spread of loss ratios by county over that period.

Figure 5.3.2.1: LIABILITY - LOSS RATIO | LOSS RATIO SPREAD, PRIOR TEN YEARS

This map shows the loss ratio spreads calculated in the prior table.

LIABILITY - LOSS RATIO

2023

County	Dollar Losses Paid	Premium Written	Loss Ratio
Adair	\$2,375,536	\$4,720,905	50.3%
Andrew	\$2,490,081	\$3,513,164	70.9%
Atchison	\$350,157	\$1,112,259	31.5%
Audrain	\$2,508,884	\$4,829,815	51.9%
Barry	\$4,289,814	\$9,365,824	45.8%
Barton	\$1,368,412	\$2,470,535	55.4%
Bates	\$2,103,681	\$4,720,827	44.6%
Benton	\$2,511,798	\$5,287,082	47.5%
Bollinger	\$1,079,017	\$2,711,491	39.8%
Boone	\$37,676,149	\$45,206,509	83.3%
Buchanan	\$20,443,104	\$23,344,952	87.6%
Butler	\$5,266,577	\$9,814,586	53.7%
Caldwell	\$1,359,198	\$2,365,356	57.5%
Callaway	\$6,771,323	\$11,093,189	61.0%
Camden	\$7,366,280	\$13,558,346	54.3%
Cape Girardeau	\$14,787,539	\$22,106,685	66.9%
Carroll	\$1,474,196	\$1,925,345	76.6%
Carter	\$1,305,488	\$1,444,582	90.4%
Cass	\$27,120,062	\$37,108,426	73.1%
Cedar	\$1,924,166	\$2,843,280	67.7%
Chariton	\$757,429	\$1,324,327	57.2%
Christian	\$19,885,127	\$30,006,195	66.3%
Clark	\$566,194	\$1,375,386	41.2%
Clay	\$56,040,475	\$89,221,509	62.8%
Clinton	\$8,452,538	\$6,159,926	137.2%
Cole	\$11,906,700	\$21,076,760	56.5%
Cooper	\$2,134,130	\$4,134,623	51.6%
Crawford	\$2,356,771	\$5,306,344	44.4%
Dade	\$841,585	\$1,712,643	49.1%
Dallas	\$1,499,204	\$3,660,210	41.0%
Daviess	\$790,024	\$1,840,133	42.9%
DeKalb	\$1,629,773	\$1,945,139	83.8%
Dent	\$2,018,368	\$3,253,621	62.0%
Douglas	\$1,306,342	\$2,684,615	48.7%
Dunklin	\$2,559,607	\$5,806,067	44.1%
Franklin	\$23,557,283	\$37,626,068	62.6%
Gasconade	\$2,006,194	\$4,286,303	46.8%
Gentry	\$684,506	\$1,252,209	54.7%

County	Dollar Losses Paid	Premium Written	Loss Ratio
Greene	\$51,762,727	\$91,154,135	56.8%
Grundy	\$1,619,584	\$1,969,284	82.2%
Harrison	\$541,613	\$1,486,762	36.4%
Henry	\$3,874,043	\$6,075,424	63.8%
Hickory	\$592,622	\$1,884,861	31.4%
Holt	\$390,468	\$1,005,414	38.8%
Howard	\$687,933	\$2,169,524	31.7%
Howell	\$5,048,373	\$8,826,523	57.2%
Iron	\$981,120	\$2,783,105	35.3%
Jackson	\$168,317,729	\$245,003,298	68.7%
Jasper	\$19,732,858	\$36,164,591	54.6%
Jefferson	\$69,768,709	\$80,424,183	86.8%
Johnson	\$9,044,261	\$13,900,980	65.1%
Knox	\$599,651	\$777,702	77.1%
Laclede	\$4,821,002	\$9,054,626	53.2%
Lafayette	\$6,538,915	\$9,556,238	68.4%
Lawrence	\$4,501,013	\$8,415,708	53.5%
Lewis	\$1,280,905	\$1,872,695	68.4%
Lincoln	\$11,660,629	\$20,554,424	56.7%
Linn	\$1,209,924	\$2,776,698	43.6%
Livingston	\$1,401,520	\$3,070,912	45.6%
McDonald	\$2,283,915	\$5,016,982	45.5%
Macon	\$3,324,411	\$3,311,953	100.4%
Madison	\$1,540,960	\$3,180,583	48.4%
Maries	\$785,013	\$1,521,839	51.6%
Marion	\$4,604,127	\$7,003,761	65.7%
Mercer	\$110,124	\$661,611	16.6%
Miller	\$2,308,659	\$5,563,726	41.5%
Mississippi	\$1,904,234	\$2,422,212	78.6%
Moniteau	\$1,407,214	\$3,248,344	43.3%
Monroe	\$691,126	\$1,926,908	35.9%
Montgomery	\$2,487,738	\$3,151,062	78.9%
Morgan	\$2,679,520	\$5,391,192	49.7%
New Madrid	\$1,910,571	\$2,936,905	65.1%
Newton	\$6,410,676	\$11,164,933	57.4%
Nodaway	\$1,939,628	\$4,032,835	48.1%
Oregon	\$862,973	\$1,967,010	43.9%
Osage	\$1,005,062	\$3,021,910	33.3%
Ozark	\$641,673	\$1,931,094	33.2%
Pemiscot	\$1,215,341	\$2,891,923	42.0%
Perry	\$2,577,772	\$4,927,867	52.3%
Pettis	\$4,948,123	\$9,876,996	50.1%
Phelps	\$5,316,491	\$10,438,282	50.9%

County	Dollar Losses Paid	Premium Written	Loss Ratio
Pike	\$2,047,948	\$3,469,536	59.0%
Platte	\$20,429,526	\$36,325,195	56.2%
Polk	\$4,811,875	\$8,261,207	58.2%
Pulaski	\$6,086,140	\$11,503,473	52.9%
Putnam	\$291,034	\$1,018,845	28.6%
Ralls	\$509,201	\$1,856,184	27.4%
Randolph	\$3,128,322	\$5,933,299	52.7%
Ray	\$3,031,559	\$5,668,451	53.5%
Reynolds	\$526,922	\$1,283,471	41.1%
Ripley	\$1,496,948	\$2,922,778	51.2%
St. Charles	\$95,768,626	\$152,242,991	62.9%
St. Clair	\$684,788	\$1,753,810	39.0%
Ste. Genevieve	\$2,682,673	\$5,079,817	52.8%
St. Francois	\$11,642,825	\$18,806,380	61.9%
St. Louis	\$285,476,541	\$398,186,722	71.7%
Saline	\$2,493,472	\$5,073,796	49.1%
Schuyler	\$575,811	\$939,296	61.3%
Scotland	\$367,052	\$942,896	38.9%
Scott	\$5,448,858	\$10,411,916	52.3%
Shannon	\$783,234	\$1,473,466	53.2%
Shelby	\$865,687	\$1,660,663	52.1%
Stoddard	\$2,798,534	\$6,296,678	44.4%
Stone	\$4,148,734	\$8,197,727	50.6%
Sullivan	\$639,579	\$1,355,299	47.2%
Taney	\$9,427,087	\$17,337,616	54.4%
Texas	\$2,823,630	\$4,954,711	57.0%
Vernon	\$2,022,855	\$4,300,323	47.0%
Warren	\$7,369,280	\$11,916,343	61.8%
Washington	\$3,995,161	\$6,290,269	63.5%
Wayne	\$1,130,824	\$3,094,361	36.5%
Webster	\$6,865,183	\$12,732,430	53.9%
Worth	\$139,935	\$497,057	28.2%
Wright	\$1,826,100	\$4,545,045	40.2%
St. Louis City	\$54,196,756	\$82,346,356	65.8%
Missouri Total	\$1,263,847,876	\$1,915,513,026	66.0%

Table 5.3.1

LIABILITY - LOSS RATIO

2023

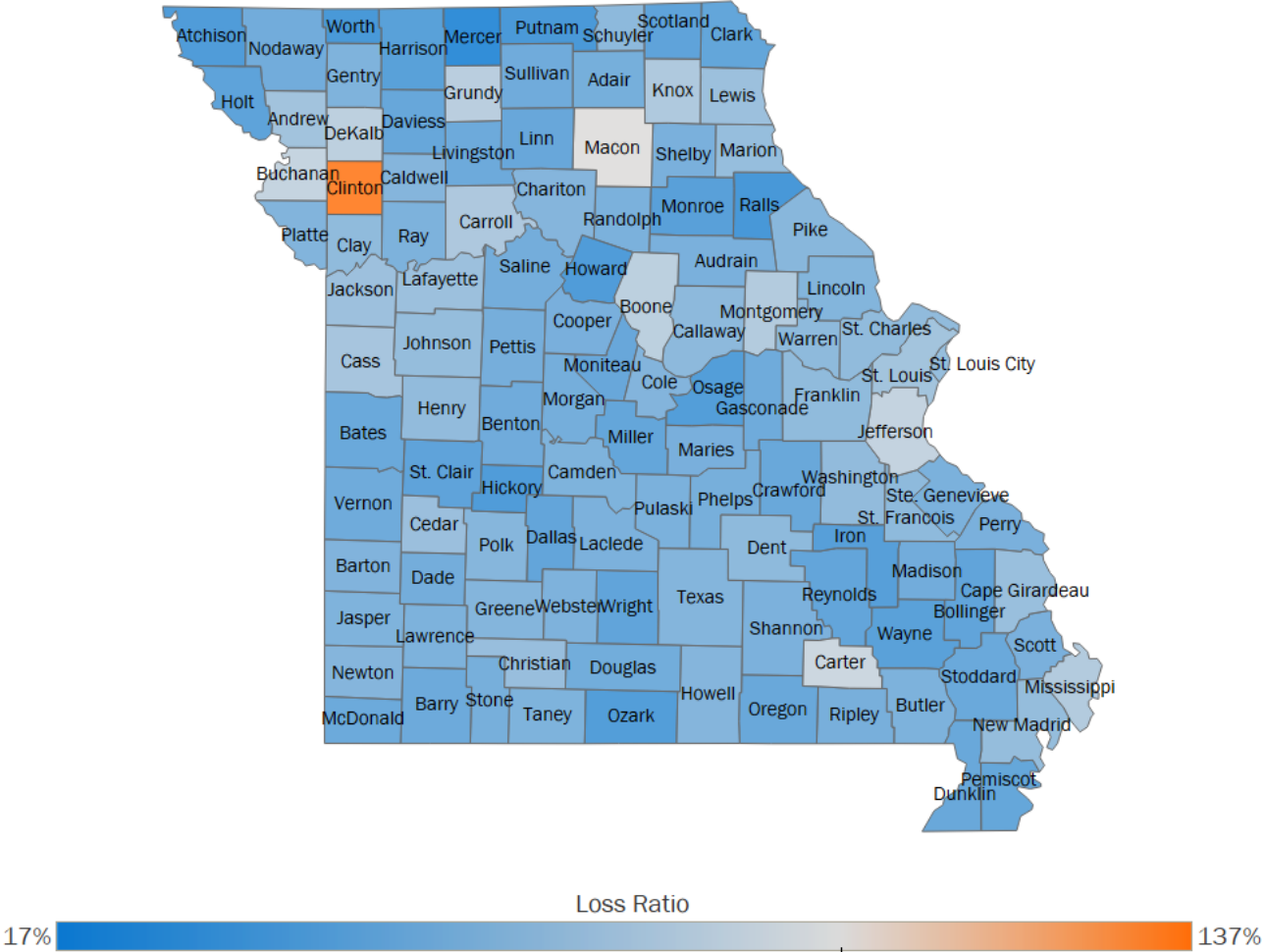


Figure 5.3.1.1

LIABILITY - LOSS RATIO

PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Adair	61.7%	50.9%	52.4%	84.3%	67.8%	62.9%	53.0%	52.6%	49.2%	50.3%	35.1%
Andrew	46.3%	54.8%	58.5%	89.9%	52.7%	84.0%	49.8%	65.6%	120.1%	70.9%	73.8%
Atchison	54.7%	31.7%	33.0%	64.4%	47.7%	51.3%	96.4%	59.5%	39.0%	31.5%	65.0%
Audrain	50.0%	50.5%	56.2%	54.8%	37.5%	45.4%	59.0%	50.1%	72.9%	51.9%	35.4%
Barry	62.7%	63.3%	55.3%	58.1%	52.1%	52.9%	60.2%	51.9%	61.7%	45.8%	17.5%
Barton	74.2%	54.7%	46.5%	49.6%	35.9%	39.4%	50.8%	43.9%	42.9%	55.4%	38.3%
Bates	39.8%	45.5%	62.4%	65.1%	52.3%	50.9%	58.5%	38.8%	56.9%	44.6%	26.2%
Benton	51.9%	84.3%	55.4%	54.4%	42.2%	59.4%	49.7%	53.1%	68.9%	47.5%	42.1%
Bollinger	53.7%	55.8%	45.6%	52.5%	60.4%	58.9%	66.4%	39.3%	56.1%	39.8%	27.0%
Boone	62.3%	61.0%	60.5%	68.2%	55.8%	66.3%	57.5%	56.7%	64.2%	83.3%	27.5%
Buchanan	62.3%	66.3%	64.1%	77.7%	57.7%	77.1%	59.1%	68.4%	60.5%	87.6%	29.8%
Butler	56.8%	66.6%	58.8%	89.4%	55.6%	63.5%	54.3%	57.8%	61.5%	53.7%	35.7%
Caldwell	77.8%	63.3%	103.5%	54.7%	74.5%	60.6%	72.6%	65.2%	61.7%	57.5%	48.8%
Callaway	52.6%	60.5%	64.1%	68.0%	55.5%	49.6%	44.5%	45.1%	57.8%	61.0%	23.5%
Camden	59.1%	56.5%	55.5%	75.8%	52.9%	61.3%	57.6%	63.3%	59.2%	54.3%	22.9%
Cape Girardeau	71.4%	67.6%	65.1%	83.6%	65.9%	58.4%	59.6%	70.3%	74.2%	66.9%	25.2%
Carroll	67.4%	51.4%	40.5%	32.4%	67.5%	57.3%	69.3%	39.5%	77.5%	76.6%	45.1%
Carter	86.2%	53.1%	61.2%	74.3%	54.6%	43.5%	33.1%	62.3%	59.4%	90.4%	57.2%
Cass	59.0%	71.2%	95.6%	75.5%	59.7%	68.1%	57.9%	60.6%	64.1%	73.1%	37.7%
Cedar	52.8%	50.0%	152.7%	79.1%	43.8%	57.7%	33.4%	52.4%	45.1%	67.7%	119.2%
Chariton	39.3%	49.8%	25.2%	89.6%	44.3%	36.0%	38.2%	38.6%	61.8%	57.2%	64.3%
Christian	64.6%	64.0%	58.2%	73.4%	62.7%	65.1%	52.5%	61.6%	69.4%	66.3%	20.8%
Clark	43.8%	24.0%	40.3%	66.8%	28.2%	40.9%	31.7%	34.9%	61.9%	41.2%	42.8%
Clay	65.6%	63.8%	64.7%	79.1%	68.7%	121.7%	61.9%	64.0%	66.1%	62.8%	59.8%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Clinton	56.7%	53.9%	57.2%	72.0%	63.0%	63.4%	82.9%	64.1%	57.8%	137.2%	83.3%
Cole	62.9%	65.3%	59.2%	60.2%	61.2%	58.0%	54.9%	56.1%	72.5%	56.5%	17.6%
Cooper	56.6%	45.9%	62.8%	51.4%	53.8%	40.0%	49.8%	57.3%	62.5%	51.6%	22.8%
Crawford	47.5%	61.4%	53.4%	53.9%	61.2%	82.8%	64.6%	52.2%	52.5%	44.4%	38.4%
Dade	82.2%	44.7%	48.7%	42.4%	56.2%	54.2%	59.9%	52.0%	67.8%	49.1%	39.8%
Dallas	45.7%	60.1%	44.8%	62.0%	47.5%	53.4%	52.1%	72.3%	52.7%	41.0%	31.3%
Daviess	49.8%	56.6%	55.5%	48.9%	55.6%	37.5%	49.5%	44.8%	35.2%	42.9%	21.5%
DeKalb	47.2%	51.9%	62.8%	66.0%	61.8%	61.2%	63.9%	56.1%	52.3%	83.8%	36.6%
Dent	47.0%	59.6%	43.2%	51.1%	53.5%	44.7%	54.9%	61.3%	48.4%	62.0%	18.8%
Douglas	39.1%	37.2%	37.0%	63.0%	46.6%	66.9%	58.5%	47.3%	58.0%	48.7%	29.9%
Dunklin	70.2%	56.2%	62.2%	71.7%	68.6%	50.1%	50.0%	47.1%	47.6%	44.1%	27.6%
Franklin	56.4%	63.0%	58.4%	76.4%	61.4%	65.9%	58.6%	57.7%	65.9%	62.6%	20.0%
Gasconade	68.7%	45.9%	43.6%	60.2%	45.2%	54.1%	97.3%	34.9%	49.4%	46.8%	62.4%
Gentry	81.9%	35.3%	26.8%	58.7%	48.7%	33.4%	46.4%	44.0%	46.4%	54.7%	55.1%
Greene	63.9%	71.3%	62.8%	79.9%	60.8%	67.8%	61.2%	60.4%	73.7%	56.8%	23.1%
Grundy	54.6%	47.8%	35.1%	47.7%	43.3%	30.1%	64.0%	59.2%	71.3%	82.2%	52.2%
Harrison	28.2%	36.0%	32.6%	40.9%	37.8%	43.3%	46.5%	60.2%	42.2%	36.4%	32.1%
Henry	82.8%	52.7%	47.7%	73.2%	50.3%	46.3%	52.1%	50.7%	59.2%	63.8%	36.4%
Hickory	57.0%	63.9%	59.5%	71.1%	42.6%	45.1%	57.7%	49.4%	37.7%	31.4%	39.6%
Holt	41.9%	39.7%	33.4%	55.0%	23.4%	33.7%	53.5%	38.9%	33.6%	38.8%	31.6%
Howard	64.6%	41.1%	42.3%	52.8%	46.8%	54.1%	58.3%	60.1%	45.9%	31.7%	32.9%
Howell	64.5%	63.4%	61.7%	71.8%	60.5%	64.5%	59.2%	58.7%	68.0%	57.2%	14.6%
Iron	42.4%	44.7%	57.2%	46.6%	55.7%	33.4%	48.9%	41.6%	41.4%	35.3%	23.8%
Jackson	68.4%	69.1%	70.0%	85.2%	66.1%	73.9%	65.3%	63.9%	71.6%	68.7%	21.3%
Jasper	53.2%	54.9%	58.0%	65.1%	51.4%	54.1%	51.0%	54.8%	61.4%	54.6%	14.1%
Jefferson	60.6%	67.6%	65.9%	76.2%	69.2%	68.5%	63.5%	62.5%	70.3%	86.8%	26.2%
Johnson	56.9%	75.6%	67.7%	143.3%	76.0%	57.4%	200.3%	69.9%	64.7%	65.1%	143.4%
Knox	75.5%	45.8%	66.7%	66.8%	28.8%	40.2%	44.6%	78.3%	49.4%	77.1%	49.6%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Laclede	53.1%	56.6%	68.4%	77.6%	65.1%	56.7%	63.9%	59.1%	62.5%	53.2%	24.5%
Lafayette	60.9%	61.2%	78.3%	84.0%	59.5%	54.8%	76.0%	58.3%	51.7%	68.4%	32.3%
Lawrence	58.4%	50.3%	63.8%	69.2%	67.7%	57.9%	62.6%	55.1%	50.7%	53.5%	18.9%
Lewis	67.8%	58.1%	58.9%	79.5%	50.0%	41.6%	55.9%	52.5%	65.6%	68.4%	37.8%
Lincoln	60.8%	64.9%	74.1%	76.2%	58.3%	63.6%	59.3%	61.4%	69.0%	56.7%	19.5%
Linn	82.3%	53.8%	50.9%	49.0%	71.3%	45.7%	34.9%	30.0%	51.5%	43.6%	52.3%
Livingston	51.6%	52.5%	44.1%	77.0%	43.7%	50.6%	54.7%	147.0%	41.6%	45.6%	105.4%
McDonald	56.9%	62.2%	51.0%	65.5%	57.7%	54.0%	43.7%	87.8%	46.2%	45.5%	44.1%
Macon	71.4%	46.7%	45.1%	67.9%	50.3%	54.3%	47.4%	48.4%	68.9%	100.4%	55.2%
Madison	36.6%	33.0%	51.8%	54.9%	49.0%	43.0%	51.3%	42.8%	39.7%	48.4%	21.8%
Maries	58.1%	42.2%	66.8%	50.0%	49.9%	54.9%	51.3%	78.9%	71.3%	51.6%	36.7%
Marion	63.4%	57.2%	64.7%	59.4%	58.1%	57.0%	63.1%	54.7%	61.3%	65.7%	11.0%
Mercer	33.9%	98.3%	62.6%	42.2%	23.4%	30.1%	38.5%	34.6%	70.8%	16.6%	81.6%
Miller	47.5%	45.7%	163.0%	62.5%	46.6%	46.6%	42.4%	63.1%	55.7%	41.5%	121.5%
Mississippi	74.8%	54.8%	48.1%	48.6%	74.7%	45.1%	57.9%	60.0%	61.9%	78.6%	33.6%
Moniteau	50.9%	54.9%	32.6%	56.9%	67.1%	55.8%	41.8%	54.0%	58.9%	43.3%	34.5%
Monroe	64.9%	50.8%	53.4%	56.5%	57.0%	39.6%	42.0%	36.1%	37.5%	35.9%	29.1%
Montgomery	38.9%	44.3%	55.7%	45.0%	62.5%	60.7%	58.7%	46.7%	65.2%	78.9%	40.1%
Morgan	58.3%	57.9%	45.1%	64.6%	49.8%	48.4%	43.5%	50.5%	64.6%	49.7%	21.1%
New Madrid	82.3%	68.7%	48.7%	71.8%	63.4%	60.3%	55.1%	48.1%	58.9%	65.1%	34.2%
Newton	49.7%	55.2%	55.0%	73.2%	56.3%	53.7%	46.9%	53.3%	55.9%	57.4%	26.4%
Nodaway	48.2%	52.6%	60.7%	52.7%	47.0%	61.2%	45.3%	55.6%	79.9%	48.1%	34.6%
Oregon	58.4%	64.6%	50.9%	44.1%	64.0%	44.7%	58.9%	54.5%	60.3%	43.9%	20.7%
Osage	54.1%	76.9%	42.8%	51.6%	63.5%	44.7%	31.7%	79.7%	54.3%	33.3%	48.0%
Ozark	50.1%	55.1%	40.8%	44.8%	50.4%	45.9%	58.6%	56.9%	45.7%	33.2%	25.4%
Pemiscot	64.7%	50.6%	58.8%	65.2%	54.2%	50.6%	46.6%	46.8%	58.6%	42.0%	23.2%
Perry	59.1%	51.5%	48.1%	70.4%	57.4%	49.6%	49.7%	46.8%	63.9%	52.3%	23.6%
Pettis	178.3%	86.0%	51.1%	66.6%	58.0%	57.0%	60.6%	64.2%	56.1%	50.1%	128.2%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Phelps	63.2%	61.6%	53.9%	56.2%	52.7%	56.9%	67.3%	46.6%	74.6%	50.9%	28.0%
Pike	50.9%	48.1%	46.7%	59.0%	55.7%	48.8%	111.3%	46.1%	63.9%	59.0%	65.2%
Platte	59.3%	63.2%	62.3%	66.7%	65.3%	64.4%	72.2%	60.4%	62.8%	56.2%	16.0%
Polk	64.3%	72.1%	72.5%	74.3%	68.0%	48.4%	62.0%	54.1%	67.2%	58.2%	25.9%
Pulaski	66.7%	62.7%	56.3%	67.7%	60.4%	59.4%	47.5%	58.5%	52.2%	52.9%	20.2%
Putnam	48.0%	39.9%	38.7%	29.6%	48.1%	28.4%	18.6%	57.0%	44.3%	28.6%	38.4%
Ralls	47.0%	59.2%	43.8%	71.2%	46.4%	103.3%	78.2%	63.6%	41.9%	27.4%	75.9%
Randolph	70.8%	59.8%	61.5%	70.3%	79.6%	82.0%	44.5%	62.1%	74.6%	52.7%	37.5%
Ray	57.0%	71.1%	82.7%	57.5%	64.7%	58.8%	47.6%	51.2%	51.6%	53.5%	35.1%
Reynolds	46.6%	57.8%	41.4%	43.4%	41.0%	36.7%	36.3%	50.2%	25.0%	41.1%	32.8%
Ripley	54.9%	65.3%	45.7%	79.4%	53.3%	58.1%	45.9%	59.4%	50.8%	51.2%	33.7%
St. Charles	60.4%	67.1%	65.7%	78.5%	63.8%	69.7%	58.3%	61.2%	69.3%	62.9%	20.2%
St. Clair	46.2%	29.9%	40.3%	54.7%	52.3%	72.3%	74.0%	71.4%	71.8%	39.0%	44.1%
Ste. Genevieve	53.0%	67.4%	49.9%	89.9%	60.2%	65.4%	46.2%	76.9%	61.6%	52.8%	43.7%
St. Francois	58.0%	57.9%	57.8%	64.2%	61.1%	53.6%	57.1%	54.5%	69.7%	61.9%	16.1%
St. Louis	63.2%	68.1%	71.7%	82.7%	65.6%	66.8%	64.3%	63.2%	74.5%	71.7%	19.5%
Saline	66.7%	54.0%	45.0%	57.8%	42.3%	47.7%	131.5%	63.2%	62.1%	49.1%	89.2%
Schuyler	61.9%	30.1%	61.5%	54.5%	25.4%	66.1%	49.7%	42.0%	45.3%	61.3%	40.7%
Scotland	42.5%	46.6%	39.7%	57.3%	44.9%	26.2%	25.7%	47.4%	71.4%	38.9%	45.7%
Scott	61.8%	59.3%	64.8%	83.7%	63.9%	65.2%	56.7%	47.8%	59.9%	52.3%	35.9%
Shannon	49.7%	50.2%	67.2%	116.1%	40.4%	60.4%	47.8%	62.9%	68.6%	53.2%	75.6%
Shelby	70.5%	41.3%	64.4%	70.2%	32.7%	46.9%	28.9%	66.4%	21.3%	52.1%	49.2%
Stoddard	69.5%	49.2%	59.4%	66.4%	58.9%	48.4%	55.3%	48.0%	53.3%	44.4%	25.0%
Stone	47.9%	46.3%	67.8%	75.0%	59.7%	57.9%	52.9%	56.5%	54.8%	50.6%	28.7%
Sullivan	55.9%	54.7%	49.8%	68.2%	68.4%	60.0%	47.7%	60.9%	72.4%	47.2%	25.2%
Taney	59.0%	60.7%	84.3%	73.9%	64.3%	52.7%	55.9%	61.7%	55.5%	54.4%	31.6%
Texas	45.0%	56.6%	63.6%	57.4%	52.4%	52.2%	49.8%	43.8%	62.6%	57.0%	19.8%
Vernon	60.6%	54.7%	50.5%	56.6%	41.4%	55.1%	41.3%	45.3%	46.8%	47.0%	19.3%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Warren	46.9%	60.4%	63.3%	85.3%	56.0%	59.4%	58.6%	71.0%	73.5%	61.8%	38.5%
Washington	53.5%	54.6%	63.1%	67.7%	58.8%	53.4%	63.0%	64.7%	57.4%	63.5%	14.3%
Wayne	81.7%	62.2%	40.4%	53.5%	51.5%	48.4%	40.4%	60.1%	54.9%	36.5%	45.1%
Webster	66.0%	59.5%	66.9%	70.3%	63.2%	85.9%	64.1%	52.3%	62.8%	53.9%	33.6%
Worth	47.2%	81.0%	35.4%	63.1%	24.6%	21.8%	21.5%	29.3%	17.1%	28.2%	64.0%
Wright	57.8%	127.5%	70.0%	62.8%	52.0%	50.8%	46.8%	51.3%	53.8%	40.2%	87.4%
St. Louis City	66.9%	68.4%	71.9%	76.1%	62.9%	66.3%	57.1%	62.2%	72.8%	65.8%	19.0%
Missouri Total	62.6%	64.6%	65.8%	76.3%	62.1%	66.8%	61.3%	60.5%	67.5%	66.0%	15.8%

Table 5.3.2

LIABILITY - LOSS RATIO

PERCENTAGE POINT CHANGE, PRIOR TEN YEARS

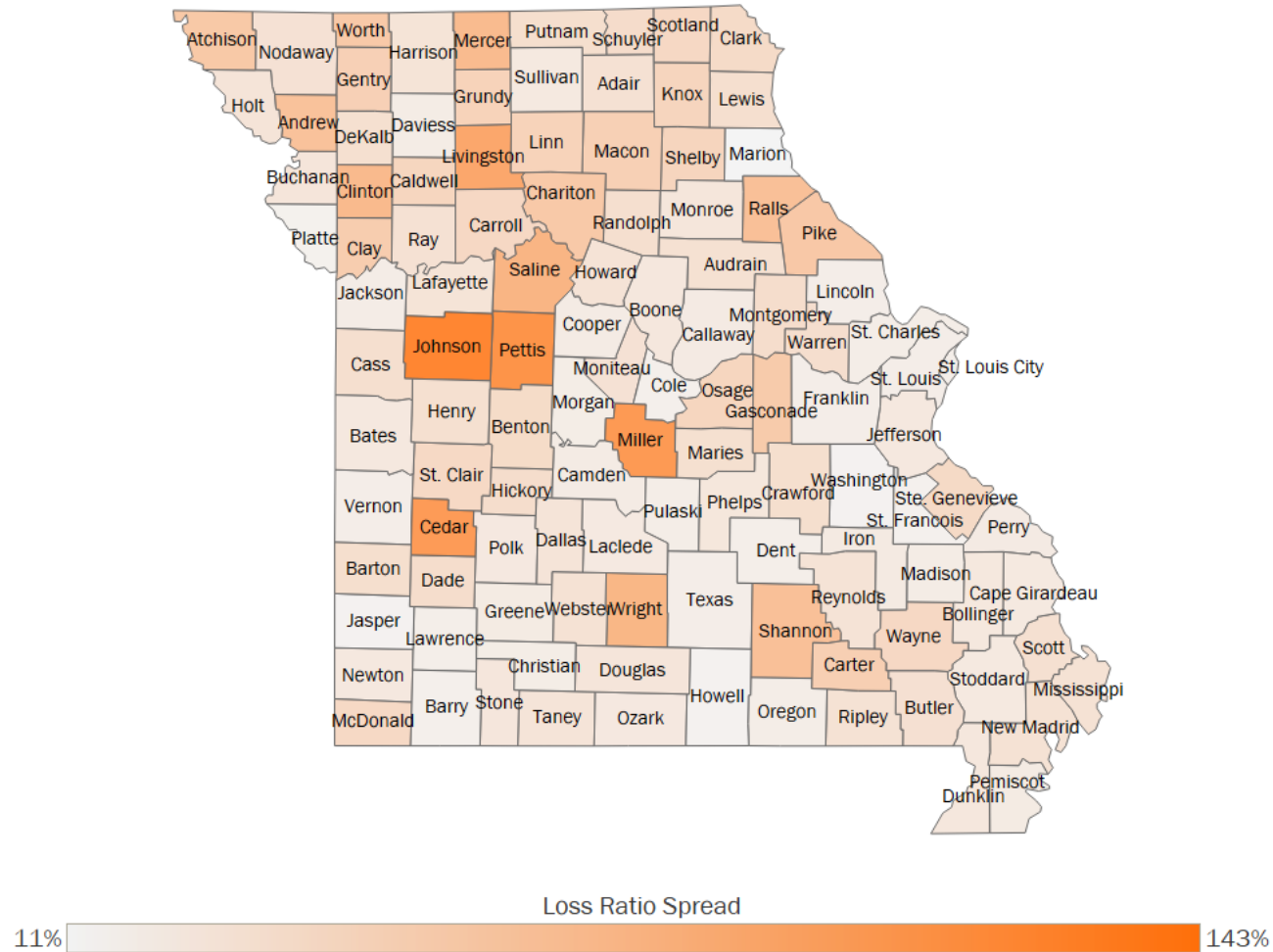


Figure 5.3.2.1

6 APPENDIX

6.1 LIABILITY

6.1.1 EXPOSURES AND PREMIUMS

Table 6.1.1.1: LIABILITY - AVERAGE ANNUAL PREMIUM | PRIOR TEN YEARS

This table shows average annual premiums for the last ten years by county, but unlike Table 5.1.2, this table has not adjusted the premium amounts for inflation.

LIABILITY - AVERAGE ANNUAL PREMIUM

PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$258	\$264	\$278	\$291	\$302	\$306	\$296	\$278	\$290	\$323	25.6%
Andrew	\$264	\$270	\$285	\$301	\$309	\$324	\$294	\$285	\$295	\$328	24.3%
Atchison	\$228	\$231	\$239	\$245	\$253	\$267	\$248	\$220	\$247	\$266	17.0%
Audrain	\$258	\$264	\$281	\$294	\$299	\$310	\$287	\$279	\$294	\$339	31.8%
Barry	\$267	\$270	\$291	\$301	\$313	\$325	\$304	\$299	\$313	\$353	32.3%
Barton	\$251	\$257	\$273	\$279	\$287	\$294	\$276	\$270	\$285	\$307	22.2%
Bates	\$259	\$260	\$276	\$286	\$291	\$313	\$287	\$284	\$295	\$315	21.6%
Benton	\$246	\$249	\$272	\$280	\$291	\$305	\$289	\$282	\$293	\$326	32.7%
Bollinger	\$252	\$262	\$287	\$300	\$306	\$322	\$292	\$283	\$295	\$334	32.7%
Boone	\$304	\$316	\$338	\$357	\$366	\$365	\$353	\$339	\$363	\$392	28.8%
Buchanan	\$304	\$319	\$338	\$351	\$372	\$373	\$358	\$347	\$369	\$404	32.6%
Butler	\$291	\$301	\$336	\$360	\$374	\$376	\$368	\$354	\$373	\$420	43.9%
Caldwell	\$240	\$244	\$262	\$270	\$277	\$292	\$266	\$261	\$278	\$308	27.9%
Callaway	\$265	\$272	\$289	\$302	\$306	\$313	\$300	\$287	\$300	\$332	25.4%
Camden	\$290	\$293	\$305	\$312	\$319	\$323	\$306	\$296	\$309	\$330	14.1%
Cape Girardeau	\$302	\$309	\$330	\$343	\$351	\$351	\$344	\$333	\$344	\$377	25.0%
Carroll	\$218	\$228	\$246	\$248	\$237	\$259	\$234	\$229	\$237	\$269	23.5%
Carter	\$264	\$272	\$286	\$301	\$313	\$324	\$307	\$294	\$312	\$357	34.9%
Cass	\$321	\$330	\$351	\$372	\$382	\$385	\$372	\$362	\$378	\$413	28.7%
Cedar	\$257	\$261	\$274	\$280	\$289	\$300	\$280	\$275	\$289	\$310	20.6%
Chariton	\$236	\$236	\$250	\$257	\$262	\$283	\$251	\$242	\$257	\$281	18.7%
Christian	\$302	\$312	\$332	\$352	\$367	\$373	\$360	\$350	\$371	\$412	36.6%
Clark	\$253	\$255	\$263	\$271	\$275	\$299	\$263	\$254	\$255	\$268	6.0%
Clay	\$326	\$338	\$360	\$379	\$393	\$399	\$385	\$373	\$393	\$431	32.3%
Clinton	\$258	\$267	\$285	\$293	\$304	\$315	\$294	\$288	\$302	\$334	29.3%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$265	\$276	\$289	\$302	\$306	\$309	\$298	\$285	\$302	\$329	23.9%
Cooper	\$255	\$260	\$277	\$285	\$296	\$335	\$292	\$284	\$294	\$323	26.4%
Crawford	\$253	\$256	\$280	\$293	\$303	\$310	\$301	\$294	\$305	\$337	33.6%
Dade	\$250	\$253	\$271	\$280	\$285	\$296	\$284	\$281	\$303	\$337	34.6%
Dallas	\$259	\$264	\$280	\$290	\$300	\$321	\$295	\$292	\$308	\$345	33.0%
Daviess	\$246	\$245	\$262	\$269	\$278	\$299	\$263	\$251	\$266	\$299	21.7%
DeKalb	\$239	\$244	\$259	\$271	\$282	\$300	\$270	\$261	\$276	\$304	27.1%
Dent	\$248	\$249	\$268	\$275	\$281	\$288	\$271	\$268	\$279	\$301	21.5%
Douglas	\$236	\$238	\$251	\$264	\$283	\$302	\$281	\$279	\$291	\$322	36.8%
Dunklin	\$293	\$304	\$335	\$356	\$367	\$376	\$364	\$366	\$394	\$449	53.3%
Franklin	\$324	\$333	\$351	\$368	\$373	\$384	\$367	\$357	\$371	\$395	22.0%
Gasconade	\$260	\$263	\$270	\$280	\$289	\$294	\$281	\$271	\$286	\$308	18.2%
Gentry	\$235	\$236	\$253	\$249	\$259	\$299	\$254	\$239	\$250	\$276	17.5%
Greene	\$335	\$347	\$372	\$392	\$408	\$411	\$404	\$398	\$424	\$467	39.4%
Grundy	\$242	\$243	\$257	\$263	\$272	\$280	\$268	\$257	\$266	\$282	16.5%
Harrison	\$212	\$215	\$227	\$230	\$234	\$257	\$239	\$239	\$244	\$266	25.2%
Henry	\$249	\$256	\$277	\$283	\$301	\$321	\$302	\$289	\$298	\$339	36.3%
Hickory	\$255	\$258	\$274	\$285	\$299	\$316	\$283	\$270	\$289	\$325	27.2%
Holt	\$224	\$222	\$231	\$240	\$251	\$276	\$251	\$240	\$254	\$276	23.3%
Howard	\$248	\$255	\$266	\$280	\$292	\$305	\$280	\$270	\$279	\$307	23.5%
Howell	\$268	\$270	\$289	\$303	\$312	\$315	\$300	\$297	\$320	\$351	31.1%
Iron	\$283	\$291	\$300	\$308	\$315	\$375	\$309	\$299	\$315	\$340	20.1%
Jackson	\$375	\$390	\$420	\$451	\$468	\$473	\$463	\$447	\$471	\$521	39.0%
Jasper	\$307	\$311	\$332	\$351	\$364	\$367	\$351	\$343	\$359	\$398	29.4%
Jefferson	\$372	\$382	\$405	\$429	\$437	\$444	\$429	\$413	\$427	\$466	25.4%
Johnson	\$273	\$276	\$294	\$307	\$326	\$337	\$323	\$315	\$328	\$362	32.4%
Knox	\$235	\$239	\$250	\$260	\$267	\$310	\$259	\$243	\$260	\$285	21.2%
Laclede	\$258	\$267	\$292	\$301	\$314	\$322	\$303	\$299	\$323	\$364	41.4%
Lafayette	\$284	\$294	\$313	\$326	\$332	\$339	\$324	\$315	\$329	\$364	28.4%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$262	\$263	\$289	\$299	\$313	\$327	\$310	\$306	\$321	\$360	37.3%
Lewis	\$228	\$239	\$257	\$250	\$264	\$304	\$260	\$253	\$263	\$289	26.6%
Lincoln	\$313	\$323	\$347	\$371	\$383	\$387	\$374	\$362	\$381	\$421	34.4%
Linn	\$235	\$236	\$249	\$257	\$263	\$285	\$260	\$243	\$256	\$282	20.1%
Livingston	\$248	\$251	\$266	\$277	\$282	\$296	\$270	\$260	\$265	\$291	17.2%
McDonald	\$282	\$286	\$304	\$317	\$332	\$341	\$320	\$319	\$341	\$376	33.2%
Macon	\$236	\$239	\$249	\$252	\$261	\$281	\$258	\$250	\$263	\$295	25.2%
Madison	\$281	\$286	\$298	\$311	\$315	\$317	\$300	\$292	\$300	\$330	17.4%
Maries	\$256	\$264	\$275	\$284	\$297	\$312	\$291	\$288	\$306	\$338	32.2%
Marion	\$270	\$279	\$292	\$296	\$301	\$311	\$298	\$291	\$298	\$316	17.0%
Mercer	\$221	\$224	\$238	\$237	\$252	\$285	\$249	\$247	\$257	\$274	24.2%
Miller	\$273	\$280	\$290	\$297	\$304	\$319	\$302	\$298	\$309	\$340	24.5%
Mississippi	\$274	\$284	\$315	\$347	\$361	\$365	\$353	\$361	\$387	\$443	61.8%
Moniteau	\$249	\$256	\$269	\$278	\$277	\$289	\$274	\$263	\$281	\$289	16.0%
Monroe	\$240	\$244	\$256	\$248	\$263	\$284	\$250	\$240	\$243	\$285	18.8%
Montgomery	\$254	\$258	\$271	\$283	\$290	\$305	\$289	\$276	\$297	\$329	29.4%
Morgan	\$264	\$271	\$285	\$295	\$302	\$310	\$303	\$293	\$305	\$332	25.8%
New Madrid	\$267	\$283	\$317	\$345	\$360	\$366	\$348	\$349	\$368	\$401	49.8%
Newton	\$275	\$278	\$299	\$313	\$327	\$344	\$317	\$311	\$330	\$367	33.6%
Nodaway	\$233	\$236	\$249	\$261	\$266	\$281	\$264	\$259	\$276	\$297	27.5%
Oregon	\$266	\$271	\$286	\$305	\$316	\$320	\$298	\$302	\$321	\$353	32.9%
Osage	\$246	\$251	\$260	\$262	\$261	\$271	\$253	\$245	\$259	\$275	11.8%
Ozark	\$231	\$234	\$248	\$261	\$276	\$302	\$278	\$263	\$284	\$303	31.3%
Pemiscot	\$287	\$312	\$336	\$365	\$370	\$378	\$363	\$360	\$382	\$411	43.1%
Perry	\$287	\$289	\$303	\$308	\$311	\$319	\$302	\$291	\$303	\$328	14.2%
Pettis	\$282	\$287	\$304	\$315	\$326	\$337	\$325	\$319	\$339	\$373	32.6%
Phelps	\$262	\$271	\$288	\$304	\$316	\$322	\$308	\$305	\$319	\$356	35.7%
Pike	\$264	\$269	\$287	\$299	\$309	\$314	\$302	\$292	\$314	\$332	25.8%
Platte	\$315	\$322	\$341	\$362	\$374	\$383	\$366	\$353	\$371	\$408	29.8%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$273	\$282	\$299	\$316	\$325	\$332	\$313	\$309	\$324	\$361	32.0%
Pulaski	\$263	\$266	\$279	\$291	\$311	\$317	\$306	\$297	\$313	\$359	36.7%
Putnam	\$227	\$228	\$240	\$244	\$252	\$267	\$252	\$252	\$259	\$268	18.1%
Ralls	\$247	\$255	\$262	\$263	\$272	\$279	\$264	\$256	\$264	\$291	17.9%
Randolph	\$269	\$277	\$293	\$307	\$319	\$334	\$315	\$304	\$325	\$359	33.3%
Ray	\$284	\$294	\$314	\$324	\$326	\$346	\$320	\$308	\$323	\$356	25.5%
Reynolds	\$265	\$262	\$276	\$282	\$291	\$307	\$287	\$276	\$287	\$321	21.1%
Ripley	\$274	\$278	\$301	\$316	\$323	\$330	\$318	\$311	\$323	\$359	31.1%
St. Charles	\$338	\$351	\$376	\$404	\$419	\$421	\$409	\$390	\$410	\$452	33.5%
St. Clair	\$242	\$245	\$264	\$276	\$275	\$294	\$275	\$269	\$286	\$320	32.5%
Ste. Genevieve	\$286	\$289	\$304	\$323	\$325	\$324	\$315	\$300	\$308	\$329	15.2%
St. Francois	\$302	\$315	\$330	\$341	\$348	\$359	\$345	\$333	\$344	\$379	25.3%
St. Louis	\$391	\$407	\$439	\$474	\$489	\$494	\$482	\$467	\$487	\$535	37.0%
Saline	\$256	\$263	\$277	\$288	\$299	\$314	\$294	\$285	\$297	\$322	25.7%
Schuyler	\$256	\$256	\$270	\$275	\$281	\$288	\$273	\$265	\$271	\$288	12.3%
Scotland	\$246	\$251	\$263	\$270	\$281	\$302	\$265	\$253	\$265	\$275	12.0%
Scott	\$286	\$293	\$323	\$345	\$354	\$360	\$350	\$346	\$367	\$409	42.7%
Shannon	\$260	\$265	\$276	\$281	\$293	\$309	\$285	\$291	\$309	\$338	29.7%
Shelby	\$237	\$243	\$257	\$267	\$272	\$286	\$256	\$244	\$245	\$275	16.0%
Stoddard	\$259	\$265	\$293	\$318	\$330	\$340	\$325	\$319	\$335	\$379	46.3%
Stone	\$279	\$285	\$299	\$308	\$320	\$335	\$316	\$307	\$320	\$349	25.1%
Sullivan	\$228	\$233	\$244	\$250	\$257	\$278	\$252	\$246	\$254	\$272	19.3%
Taney	\$307	\$319	\$340	\$357	\$373	\$382	\$366	\$361	\$380	\$428	39.3%
Texas	\$230	\$234	\$250	\$265	\$276	\$283	\$274	\$273	\$289	\$312	35.5%
Vernon	\$256	\$267	\$285	\$303	\$310	\$319	\$298	\$296	\$317	\$332	29.9%
Warren	\$307	\$316	\$333	\$358	\$369	\$373	\$363	\$344	\$367	\$393	28.0%
Washington	\$305	\$319	\$333	\$335	\$341	\$366	\$342	\$328	\$333	\$373	22.4%
Wayne	\$265	\$272	\$289	\$306	\$315	\$343	\$301	\$292	\$298	\$327	23.2%
Webster	\$273	\$281	\$300	\$314	\$323	\$328	\$319	\$310	\$327	\$358	31.2%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth	\$206	\$216	\$226	\$229	\$240	\$269	\$245	\$222	\$243	\$259	25.3%
Wright	\$248	\$251	\$270	\$283	\$292	\$302	\$291	\$289	\$305	\$333	34.3%
St. Louis City	\$455	\$476	\$520	\$561	\$584	\$598	\$585	\$568	\$598	\$673	47.7%
Missouri Total	\$324	\$335	\$359	\$380	\$392	\$400	\$385	\$373	\$391	\$437	34.7%

Table 6.1.1.1

6.1.2 LOSS COUNTS AND TOTALS

Table 6.1.2.1: LIABILITY - LOSS SEVERITY | PRIOR TEN YEARS

This table shows loss severity values by county for the prior ten years, but unlike Table 5.2.3, this table has not adjusted loss amounts for inflation.

Table 6.1.2.2: LIABILITY - PURE PREMIUM | PRIOR TEN YEARS

This table shows pure premium values by county for the prior ten years, but unlike Table 5.2.4, this table has not adjusted loss amounts for inflation.

LIABILITY - LOSS SEVERITY

PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$4,715	\$4,246	\$4,352	\$5,067	\$5,948	\$5,822	\$6,000	\$5,599	\$6,115	\$7,688	63.0%
Andrew	\$4,192	\$4,607	\$4,989	\$6,504	\$5,013	\$8,152	\$6,022	\$8,278	\$14,536	\$11,422	172.5%
Atchison	\$6,081	\$3,652	\$4,080	\$6,985	\$5,608	\$6,393	\$13,417	\$9,771	\$6,219	\$6,253	2.8%
Audrain	\$4,030	\$3,998	\$4,848	\$4,409	\$3,677	\$4,404	\$6,872	\$5,557	\$7,962	\$7,467	85.3%
Barry	\$5,995	\$5,825	\$5,683	\$5,733	\$5,568	\$6,464	\$7,632	\$6,836	\$8,362	\$8,202	36.8%
Barton	\$7,383	\$5,596	\$5,284	\$5,341	\$4,969	\$4,954	\$7,176	\$5,364	\$6,702	\$11,309	53.2%
Bates	\$4,391	\$4,983	\$6,138	\$6,472	\$7,024	\$6,455	\$8,741	\$5,989	\$8,154	\$8,348	90.1%
Benton	\$5,135	\$8,931	\$5,732	\$5,797	\$5,312	\$6,844	\$6,438	\$7,905	\$10,034	\$8,722	69.8%
Bollinger	\$4,923	\$5,727	\$5,328	\$5,343	\$6,620	\$6,170	\$8,975	\$5,569	\$8,572	\$6,201	26.0%
Boone	\$3,869	\$4,097	\$4,188	\$4,314	\$4,608	\$5,637	\$6,249	\$5,868	\$6,914	\$10,981	183.8%
Buchanan	\$4,458	\$4,675	\$4,851	\$4,927	\$5,057	\$7,108	\$6,342	\$7,611	\$7,135	\$12,526	181.0%
Butler	\$4,239	\$5,128	\$4,901	\$6,223	\$5,270	\$6,195	\$6,219	\$6,743	\$8,671	\$8,165	92.6%
Caldwell	\$7,179	\$5,909	\$10,587	\$5,742	\$8,908	\$7,201	\$8,606	\$8,302	\$7,702	\$9,640	34.3%
Callaway	\$4,135	\$4,672	\$5,146	\$5,573	\$5,242	\$5,096	\$5,000	\$5,462	\$7,103	\$8,539	106.5%
Camden	\$6,032	\$5,747	\$5,601	\$6,383	\$5,858	\$7,126	\$7,600	\$8,485	\$8,677	\$8,886	47.3%
Cape Girardeau	\$5,012	\$5,349	\$4,902	\$5,294	\$5,974	\$5,370	\$7,051	\$8,257	\$9,011	\$9,061	80.8%
Carroll	\$6,534	\$6,001	\$5,092	\$4,063	\$7,841	\$5,431	\$7,977	\$5,535	\$9,929	\$15,198	132.6%
Carter	\$7,850	\$5,968	\$6,819	\$7,564	\$5,901	\$5,645	\$4,122	\$9,038	\$11,637	\$19,198	144.6%
Cass	\$4,928	\$6,278	\$8,157	\$6,051	\$5,808	\$7,002	\$7,297	\$7,856	\$9,177	\$12,189	147.3%
Cedar	\$5,076	\$4,936	\$15,125	\$6,939	\$5,375	\$6,893	\$4,680	\$6,769	\$6,983	\$10,810	112.9%
Chariton	\$4,329	\$5,141	\$3,757	\$8,214	\$5,349	\$5,368	\$5,042	\$6,295	\$10,295	\$10,099	133.3%
Christian	\$4,871	\$5,187	\$4,916	\$5,836	\$5,850	\$6,306	\$6,265	\$7,304	\$8,562	\$10,622	118.1%
Clark	\$4,943	\$3,000	\$4,818	\$5,509	\$4,040	\$6,474	\$5,465	\$5,840	\$8,990	\$9,933	101.0%
Clay	\$5,010	\$4,863	\$4,853	\$5,446	\$6,056	\$11,233	\$7,116	\$7,701	\$8,197	\$9,074	81.1%
Clinton	\$5,259	\$4,710	\$5,103	\$5,824	\$5,822	\$6,021	\$9,211	\$7,420	\$7,840	\$20,717	294.0%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$4,346	\$5,018	\$4,116	\$4,309	\$5,114	\$5,094	\$5,855	\$6,269	\$8,162	\$7,707	77.3%
Cooper	\$4,628	\$4,019	\$5,628	\$4,362	\$5,499	\$4,429	\$6,105	\$6,006	\$7,889	\$8,304	79.4%
Crawford	\$4,617	\$6,244	\$5,033	\$5,333	\$6,296	\$8,835	\$8,582	\$7,181	\$7,032	\$7,365	59.5%
Dade	\$7,431	\$4,609	\$5,856	\$5,444	\$6,826	\$5,860	\$6,953	\$6,924	\$9,424	\$8,676	16.8%
Dallas	\$3,820	\$5,669	\$4,462	\$6,405	\$4,979	\$6,176	\$5,862	\$8,839	\$7,637	\$7,649	100.2%
Daviess	\$5,385	\$5,646	\$6,009	\$5,012	\$7,334	\$4,044	\$6,094	\$6,551	\$6,129	\$6,930	28.7%
DeKalb	\$4,454	\$5,007	\$5,913	\$6,153	\$7,062	\$7,630	\$7,342	\$6,726	\$6,248	\$11,984	169.1%
Dent	\$4,437	\$6,124	\$4,627	\$4,949	\$5,350	\$5,108	\$7,071	\$7,404	\$6,355	\$9,259	108.7%
Douglas	\$4,085	\$3,721	\$4,163	\$5,844	\$5,469	\$8,045	\$7,822	\$6,596	\$8,327	\$8,594	110.4%
Dunklin	\$5,515	\$5,313	\$5,836	\$6,599	\$7,266	\$5,766	\$6,476	\$5,741	\$6,917	\$7,710	39.8%
Franklin	\$5,142	\$5,934	\$5,017	\$5,850	\$6,101	\$6,842	\$7,421	\$7,852	\$8,830	\$9,746	89.5%
Gasconade	\$6,686	\$4,820	\$4,207	\$6,248	\$4,721	\$6,529	\$13,622	\$5,192	\$8,031	\$8,222	23.0%
Gentry	\$7,929	\$3,371	\$2,933	\$3,956	\$6,216	\$4,656	\$6,318	\$5,958	\$6,861	\$9,250	16.7%
Greene	\$4,683	\$5,236	\$4,783	\$6,026	\$5,264	\$6,184	\$6,860	\$6,879	\$8,758	\$8,267	76.6%
Grundy	\$5,056	\$4,759	\$3,438	\$4,217	\$4,663	\$3,668	\$8,741	\$7,446	\$11,855	\$15,136	199.4%
Harrison	\$2,924	\$4,113	\$3,873	\$4,472	\$5,262	\$5,239	\$5,436	\$8,209	\$7,386	\$7,628	160.9%
Henry	\$8,254	\$5,464	\$4,824	\$5,570	\$5,482	\$5,652	\$6,944	\$7,051	\$8,763	\$10,442	26.5%
Hickory	\$6,684	\$7,464	\$6,550	\$7,839	\$6,137	\$7,063	\$8,730	\$7,975	\$5,638	\$8,118	21.5%
Holt	\$3,881	\$4,507	\$3,535	\$5,306	\$3,033	\$5,064	\$8,905	\$6,250	\$6,551	\$8,677	123.6%
Howard	\$4,987	\$4,642	\$3,495	\$4,604	\$4,459	\$5,495	\$6,627	\$7,897	\$5,703	\$5,548	11.2%
Howell	\$5,784	\$6,074	\$6,472	\$7,571	\$6,577	\$7,300	\$7,200	\$7,723	\$8,876	\$9,746	68.5%
Iron	\$5,027	\$4,821	\$5,927	\$5,356	\$6,064	\$4,794	\$6,344	\$6,664	\$7,237	\$7,214	43.5%
Jackson	\$5,009	\$5,232	\$5,345	\$5,982	\$5,836	\$6,679	\$7,585	\$7,867	\$9,046	\$10,200	103.6%
Jasper	\$4,546	\$4,841	\$4,976	\$5,200	\$4,962	\$5,546	\$5,827	\$6,424	\$7,277	\$8,260	81.7%
Jefferson	\$5,122	\$5,556	\$5,341	\$5,658	\$6,499	\$6,622	\$8,019	\$8,309	\$9,617	\$13,616	165.8%
Johnson	\$4,748	\$6,050	\$5,412	\$11,813	\$6,970	\$5,676	\$25,198	\$9,961	\$8,689	\$10,590	123.0%
Knox	\$7,988	\$6,307	\$5,902	\$4,614	\$4,128	\$5,724	\$6,158	\$8,926	\$8,874	\$11,758	47.2%
Laclede	\$4,481	\$4,793	\$5,761	\$5,811	\$6,074	\$5,831	\$7,094	\$7,103	\$7,407	\$7,580	69.2%
Lafayette	\$5,451	\$5,465	\$6,922	\$6,861	\$6,230	\$6,125	\$9,235	\$7,668	\$6,897	\$11,159	104.7%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$5,885	\$4,788	\$6,034	\$6,169	\$6,760	\$6,158	\$8,098	\$6,591	\$6,808	\$8,913	51.4%
Lewis	\$6,455	\$6,255	\$6,561	\$7,925	\$5,285	\$4,857	\$7,945	\$6,818	\$10,312	\$13,070	102.5%
Lincoln	\$5,334	\$5,524	\$6,312	\$5,647	\$5,622	\$6,159	\$7,144	\$7,700	\$8,611	\$9,174	72.0%
Linn	\$7,338	\$5,407	\$4,883	\$4,679	\$8,049	\$5,432	\$4,726	\$3,948	\$7,635	\$7,245	-1.3%
Livingston	\$4,454	\$4,526	\$4,376	\$5,600	\$4,630	\$5,474	\$6,369	\$18,548	\$5,428	\$6,973	56.6%
McDonald	\$5,638	\$5,580	\$4,963	\$6,277	\$6,241	\$6,123	\$5,462	\$10,954	\$7,188	\$7,849	39.2%
Macon	\$5,867	\$4,949	\$4,955	\$5,564	\$5,321	\$6,255	\$5,760	\$5,752	\$8,065	\$18,367	213.1%
Madison	\$3,646	\$3,908	\$4,913	\$5,197	\$5,564	\$5,575	\$6,802	\$6,000	\$5,845	\$8,110	122.4%
Maries	\$5,873	\$4,030	\$6,042	\$5,134	\$5,541	\$7,040	\$5,718	\$9,417	\$12,042	\$7,621	29.8%
Marion	\$4,647	\$4,668	\$4,817	\$4,249	\$5,060	\$5,197	\$6,817	\$5,905	\$6,976	\$9,063	95.0%
Mercer	\$4,299	\$10,353	\$6,911	\$5,103	\$3,452	\$4,157	\$6,755	\$6,517	\$13,280	\$7,342	70.8%
Miller	\$4,701	\$5,340	\$16,703	\$5,714	\$5,599	\$5,553	\$5,901	\$8,603	\$7,842	\$6,750	43.6%
Mississippi	\$5,580	\$4,796	\$4,693	\$5,426	\$7,990	\$5,631	\$6,478	\$7,439	\$8,709	\$12,954	132.2%
Moniteau	\$4,697	\$5,603	\$3,441	\$5,748	\$7,851	\$6,669	\$5,562	\$6,361	\$6,948	\$6,966	48.3%
Monroe	\$6,005	\$5,838	\$5,576	\$5,769	\$6,671	\$4,800	\$6,206	\$4,879	\$5,929	\$5,316	-11.5%
Montgomery	\$4,078	\$5,224	\$5,347	\$4,237	\$5,879	\$7,251	\$7,450	\$7,787	\$9,553	\$14,380	252.6%
Morgan	\$6,291	\$5,532	\$4,891	\$6,208	\$5,856	\$5,421	\$6,581	\$7,752	\$9,722	\$8,120	29.1%
New Madrid	\$7,323	\$6,645	\$4,832	\$6,329	\$6,666	\$6,594	\$6,778	\$6,796	\$7,495	\$11,509	57.2%
Newton	\$4,980	\$5,633	\$5,483	\$6,117	\$5,924	\$6,319	\$6,527	\$6,762	\$7,992	\$9,611	93.0%
Nodaway	\$3,878	\$4,515	\$5,130	\$4,125	\$4,876	\$5,437	\$5,088	\$6,690	\$9,741	\$6,688	72.5%
Oregon	\$6,187	\$7,167	\$5,554	\$5,176	\$8,083	\$5,333	\$8,084	\$8,552	\$7,989	\$8,461	36.7%
Osage	\$5,338	\$6,824	\$5,011	\$5,232	\$7,860	\$5,176	\$4,785	\$9,774	\$7,650	\$5,983	12.1%
Ozark	\$5,758	\$6,951	\$4,794	\$6,413	\$6,520	\$7,030	\$8,775	\$8,520	\$7,273	\$6,291	9.3%
Pemiscot	\$5,023	\$4,456	\$5,236	\$6,021	\$6,707	\$5,748	\$5,686	\$6,221	\$7,815	\$7,549	50.3%
Perry	\$5,592	\$4,705	\$4,665	\$5,472	\$5,824	\$5,533	\$6,495	\$6,338	\$9,468	\$8,828	57.9%
Pettis	\$14,404	\$7,106	\$4,454	\$5,224	\$5,157	\$5,090	\$6,499	\$7,192	\$7,050	\$7,475	-48.1%
Phelps	\$4,517	\$5,060	\$4,577	\$4,567	\$5,038	\$5,486	\$6,859	\$5,321	\$8,319	\$7,509	66.2%
Pike	\$5,001	\$4,886	\$4,624	\$4,594	\$6,204	\$5,598	\$13,317	\$5,679	\$8,273	\$9,481	89.6%
Platte	\$4,730	\$4,966	\$4,888	\$4,869	\$6,097	\$6,176	\$8,837	\$8,042	\$8,573	\$8,906	88.3%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$5,569	\$6,376	\$6,577	\$5,714	\$6,863	\$5,141	\$7,257	\$6,666	\$8,796	\$9,942	78.5%
Pulaski	\$5,061	\$4,692	\$4,717	\$5,616	\$6,008	\$5,619	\$5,956	\$6,910	\$6,932	\$9,057	78.9%
Putnam	\$4,463	\$3,939	\$3,872	\$3,339	\$6,865	\$3,678	\$3,190	\$10,202	\$7,694	\$6,614	48.2%
Ralls	\$4,403	\$6,723	\$4,709	\$5,833	\$5,369	\$10,555	\$10,192	\$8,288	\$5,628	\$5,092	15.6%
Randolph	\$5,276	\$4,576	\$4,832	\$5,218	\$6,964	\$8,955	\$5,157	\$7,372	\$9,934	\$8,409	59.4%
Ray	\$5,273	\$6,993	\$8,160	\$4,876	\$6,636	\$6,323	\$6,293	\$6,587	\$7,325	\$9,049	71.6%
Reynolds	\$6,960	\$7,963	\$5,436	\$6,461	\$6,118	\$6,092	\$5,269	\$8,816	\$5,538	\$10,538	51.4%
Ripley	\$4,764	\$5,895	\$4,942	\$6,497	\$6,143	\$6,229	\$6,240	\$8,148	\$7,445	\$10,324	116.7%
St. Charles	\$4,410	\$4,984	\$4,829	\$5,320	\$5,674	\$6,190	\$7,042	\$7,737	\$8,637	\$9,451	114.3%
St. Clair	\$5,569	\$3,765	\$5,022	\$6,057	\$6,170	\$8,098	\$10,312	\$9,410	\$9,027	\$7,133	28.1%
Ste. Genevieve	\$4,873	\$6,387	\$5,005	\$7,005	\$6,902	\$7,435	\$6,186	\$10,432	\$9,679	\$8,129	66.8%
St. Francois	\$4,798	\$5,051	\$4,802	\$5,104	\$5,701	\$5,383	\$6,689	\$6,706	\$8,981	\$9,146	90.6%
St. Louis	\$4,574	\$5,041	\$5,267	\$5,597	\$5,818	\$6,143	\$8,149	\$8,379	\$9,597	\$10,687	133.7%
Saline	\$5,739	\$4,819	\$4,017	\$4,511	\$4,426	\$4,623	\$17,007	\$8,273	\$7,903	\$8,122	41.5%
Schuyler	\$5,959	\$3,946	\$6,692	\$5,462	\$2,832	\$9,662	\$7,118	\$6,432	\$6,724	\$9,287	55.9%
Scotland	\$5,020	\$5,422	\$4,910	\$4,927	\$5,667	\$4,288	\$6,037	\$7,668	\$12,038	\$8,157	62.5%
Scott	\$4,606	\$5,053	\$5,436	\$5,961	\$5,823	\$6,117	\$6,317	\$6,040	\$7,972	\$7,955	72.7%
Shannon	\$5,677	\$6,262	\$9,126	\$16,010	\$5,862	\$7,787	\$7,443	\$10,212	\$13,352	\$10,584	86.4%
Shelby	\$6,358	\$4,709	\$7,396	\$6,503	\$4,199	\$5,761	\$4,898	\$9,965	\$3,950	\$9,513	49.6%
Stoddard	\$5,783	\$4,817	\$6,093	\$6,057	\$6,230	\$5,578	\$7,411	\$6,405	\$7,990	\$8,691	50.3%
Stone	\$4,615	\$5,014	\$7,122	\$6,357	\$6,683	\$6,576	\$7,167	\$7,324	\$8,240	\$8,698	88.5%
Sullivan	\$4,407	\$5,053	\$5,822	\$6,230	\$6,836	\$5,421	\$6,414	\$7,851	\$9,127	\$7,995	81.4%
Taney	\$4,687	\$4,779	\$7,370	\$5,545	\$6,026	\$5,344	\$7,126	\$6,915	\$7,075	\$8,617	83.9%
Texas	\$4,401	\$5,502	\$6,934	\$5,896	\$5,931	\$5,989	\$6,519	\$6,185	\$9,916	\$10,536	139.4%
Vernon	\$5,218	\$5,446	\$5,165	\$4,822	\$5,212	\$6,057	\$5,482	\$6,254	\$6,794	\$7,995	53.2%
Warren	\$4,183	\$5,108	\$5,359	\$5,395	\$5,270	\$5,923	\$7,617	\$8,809	\$9,576	\$9,985	138.7%
Washington	\$5,232	\$5,553	\$5,905	\$5,107	\$6,126	\$6,111	\$8,185	\$7,991	\$7,843	\$9,270	77.2%
Wayne	\$7,187	\$6,257	\$4,134	\$5,819	\$6,867	\$7,166	\$6,091	\$8,594	\$8,807	\$7,799	8.5%
Webster	\$5,540	\$4,907	\$5,742	\$5,560	\$6,525	\$8,820	\$7,810	\$6,730	\$7,970	\$9,045	63.3%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth	\$3,851	\$9,371	\$4,097	\$5,474	\$5,208	\$3,940	\$3,426	\$4,308	\$3,389	\$4,998	29.8%
Wright	\$5,692	\$13,427	\$7,517	\$6,483	\$5,901	\$5,848	\$5,983	\$6,910	\$8,231	\$7,673	34.8%
St. Louis City	\$4,818	\$4,951	\$5,259	\$5,425	\$5,621	\$6,183	\$7,240	\$8,075	\$9,369	\$9,923	106.0%
Missouri Total	\$4,878	\$5,168	\$5,266	\$5,621	\$5,781	\$6,443	\$7,453	\$7,613	\$8,692	\$9,726	99.4%

Table 6.1.2.1

LIABILITY - PURE PREMIUM

PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$159	\$134	\$146	\$246	\$205	\$192	\$157	\$146	\$143	\$163	2.5%
Andrew	\$122	\$148	\$167	\$271	\$163	\$272	\$146	\$187	\$355	\$232	90.2%
Atchison	\$125	\$73	\$79	\$158	\$121	\$137	\$239	\$131	\$96	\$84	-32.7%
Audrain	\$129	\$133	\$158	\$161	\$112	\$141	\$169	\$140	\$215	\$176	36.9%
Barry	\$167	\$171	\$161	\$175	\$163	\$172	\$183	\$155	\$193	\$162	-3.3%
Barton	\$186	\$140	\$127	\$138	\$103	\$116	\$140	\$119	\$122	\$170	-8.7%
Bates	\$103	\$119	\$172	\$186	\$152	\$159	\$168	\$110	\$168	\$140	36.1%
Benton	\$127	\$210	\$151	\$152	\$123	\$181	\$144	\$150	\$202	\$155	21.6%
Bollinger	\$135	\$146	\$131	\$158	\$185	\$190	\$194	\$111	\$166	\$133	-1.7%
Boone	\$189	\$193	\$204	\$244	\$204	\$242	\$203	\$192	\$233	\$326	72.2%
Buchanan	\$190	\$211	\$217	\$273	\$215	\$288	\$211	\$238	\$223	\$353	86.2%
Butler	\$166	\$200	\$198	\$322	\$208	\$239	\$200	\$205	\$229	\$225	36.0%
Caldwell	\$187	\$155	\$271	\$148	\$207	\$177	\$193	\$170	\$172	\$177	-5.5%
Callaway	\$139	\$165	\$186	\$205	\$170	\$155	\$134	\$129	\$174	\$203	45.4%
Camden	\$171	\$165	\$169	\$237	\$169	\$198	\$176	\$187	\$183	\$180	4.8%
Cape Girardeau	\$215	\$209	\$215	\$287	\$231	\$205	\$205	\$234	\$255	\$252	17.1%
Carroll	\$147	\$117	\$100	\$80	\$160	\$149	\$162	\$90	\$183	\$206	40.2%
Carter	\$228	\$145	\$175	\$224	\$171	\$141	\$102	\$183	\$186	\$322	41.5%
Cass	\$189	\$235	\$335	\$280	\$228	\$262	\$215	\$219	\$242	\$302	59.6%
Cedar	\$136	\$130	\$418	\$222	\$127	\$173	\$94	\$144	\$130	\$210	54.7%
Chariton	\$93	\$118	\$63	\$230	\$116	\$102	\$96	\$93	\$159	\$160	72.6%
Christian	\$195	\$200	\$193	\$259	\$230	\$243	\$189	\$216	\$257	\$273	40.2%
Clark	\$111	\$61	\$106	\$181	\$78	\$122	\$83	\$89	\$158	\$110	-0.3%
Clay	\$214	\$216	\$233	\$300	\$270	\$486	\$239	\$239	\$260	\$271	26.6%
Clinton	\$146	\$144	\$163	\$211	\$191	\$200	\$243	\$184	\$174	\$458	213.1%

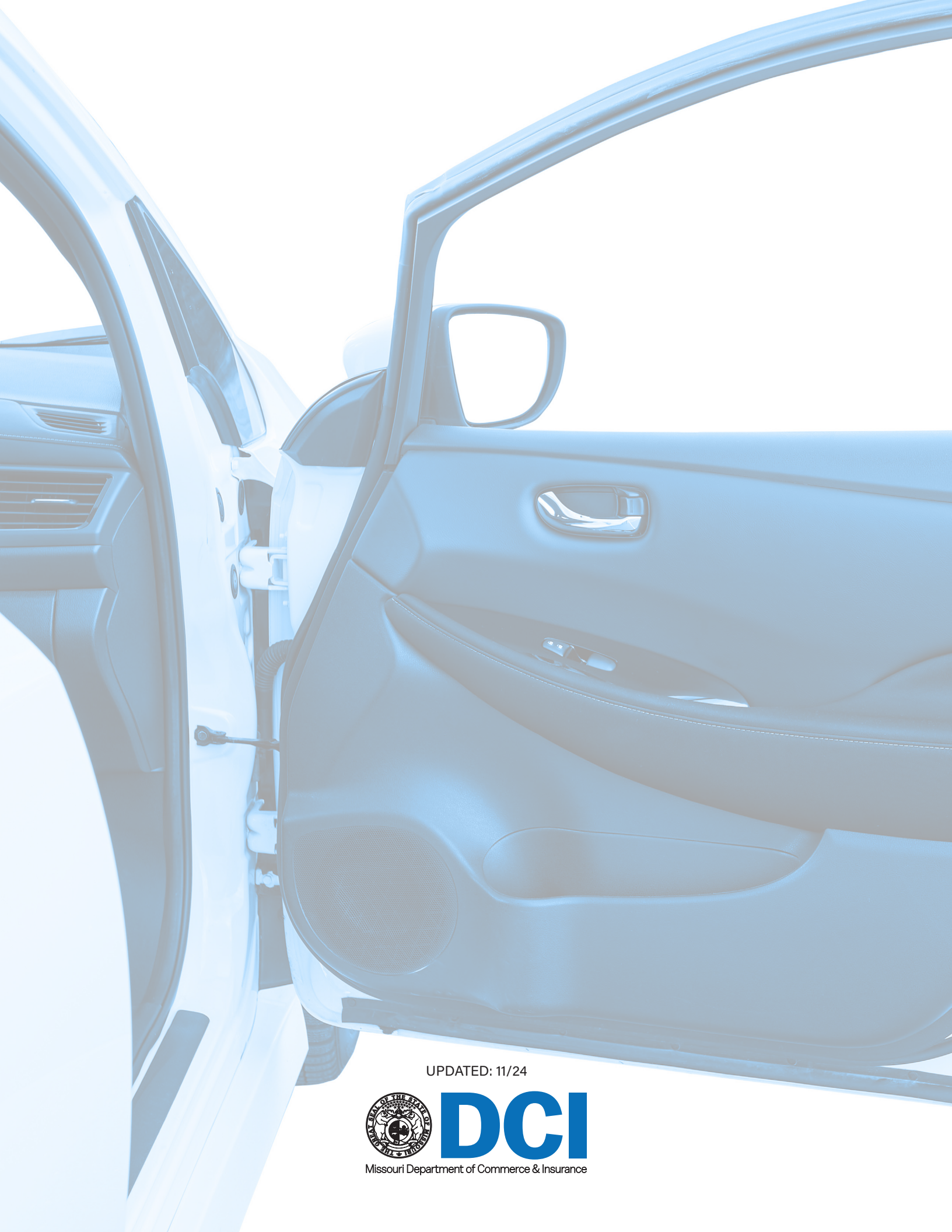
County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$167	\$180	\$171	\$182	\$187	\$179	\$163	\$160	\$219	\$186	11.3%
Cooper	\$145	\$119	\$174	\$147	\$159	\$134	\$145	\$163	\$184	\$167	15.2%
Crawford	\$120	\$157	\$150	\$158	\$185	\$257	\$194	\$153	\$160	\$150	24.9%
Dade	\$206	\$113	\$132	\$119	\$160	\$160	\$170	\$146	\$205	\$165	-19.5%
Dallas	\$118	\$159	\$125	\$180	\$143	\$171	\$154	\$211	\$162	\$141	19.4%
Daviess	\$122	\$139	\$145	\$132	\$155	\$112	\$130	\$112	\$94	\$128	5.0%
DeKalb	\$113	\$127	\$163	\$179	\$174	\$184	\$173	\$147	\$144	\$255	125.8%
Dent	\$117	\$148	\$116	\$140	\$150	\$129	\$149	\$165	\$135	\$187	60.4%
Douglas	\$92	\$89	\$93	\$166	\$132	\$202	\$164	\$132	\$169	\$157	70.4%
Dunklin	\$206	\$171	\$208	\$255	\$252	\$188	\$182	\$173	\$188	\$198	-3.7%
Franklin	\$183	\$210	\$205	\$281	\$229	\$253	\$215	\$206	\$244	\$247	35.3%
Gasconade	\$179	\$121	\$118	\$168	\$131	\$159	\$274	\$94	\$141	\$144	-19.5%
Gentry	\$192	\$83	\$68	\$146	\$126	\$100	\$118	\$105	\$116	\$151	-21.6%
Greene	\$214	\$248	\$233	\$313	\$248	\$279	\$247	\$240	\$312	\$265	23.9%
Grundy	\$132	\$116	\$90	\$125	\$118	\$84	\$172	\$152	\$190	\$232	75.5%
Harrison	\$60	\$77	\$74	\$94	\$89	\$111	\$111	\$144	\$103	\$97	61.9%
Henry	\$206	\$135	\$132	\$207	\$151	\$149	\$157	\$147	\$176	\$216	5.0%
Hickory	\$146	\$165	\$163	\$203	\$128	\$142	\$163	\$134	\$109	\$102	-29.9%
Holt	\$94	\$88	\$77	\$132	\$59	\$93	\$134	\$93	\$85	\$107	14.3%
Howard	\$160	\$105	\$113	\$148	\$136	\$165	\$163	\$162	\$128	\$97	-39.3%
Howell	\$173	\$171	\$179	\$218	\$189	\$203	\$177	\$175	\$218	\$201	16.3%
Iron	\$120	\$130	\$172	\$144	\$175	\$125	\$151	\$124	\$130	\$120	-0.1%
Jackson	\$256	\$270	\$294	\$384	\$309	\$349	\$302	\$286	\$338	\$358	39.7%
Jasper	\$163	\$171	\$192	\$228	\$187	\$199	\$179	\$188	\$220	\$217	32.7%
Jefferson	\$225	\$258	\$267	\$327	\$302	\$304	\$272	\$258	\$300	\$405	79.5%
Johnson	\$156	\$209	\$199	\$440	\$248	\$194	\$647	\$220	\$212	\$235	51.3%
Knox	\$177	\$110	\$167	\$174	\$77	\$125	\$116	\$190	\$128	\$219	23.8%
Laclede	\$137	\$151	\$199	\$233	\$205	\$183	\$194	\$177	\$202	\$194	41.8%
Lafayette	\$173	\$180	\$245	\$274	\$197	\$186	\$246	\$184	\$170	\$249	44.2%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$153	\$132	\$184	\$207	\$212	\$189	\$194	\$169	\$162	\$193	25.7%
Lewis	\$155	\$139	\$151	\$199	\$132	\$126	\$146	\$133	\$173	\$198	27.8%
Lincoln	\$190	\$210	\$257	\$283	\$223	\$246	\$222	\$222	\$262	\$239	25.4%
Linn	\$193	\$127	\$127	\$126	\$188	\$130	\$91	\$73	\$132	\$123	−36.4%
Livingston	\$128	\$132	\$117	\$213	\$123	\$150	\$147	\$383	\$110	\$133	3.7%
McDonald	\$161	\$178	\$155	\$208	\$191	\$184	\$140	\$280	\$158	\$171	6.5%
Macon	\$168	\$111	\$112	\$171	\$131	\$153	\$122	\$121	\$181	\$296	75.9%
Madison	\$103	\$94	\$155	\$171	\$154	\$136	\$154	\$125	\$119	\$160	55.5%
Maries	\$149	\$111	\$184	\$142	\$148	\$172	\$149	\$228	\$218	\$175	17.5%
Marion	\$171	\$160	\$189	\$176	\$175	\$177	\$188	\$159	\$183	\$208	21.3%
Mercer	\$75	\$220	\$149	\$100	\$59	\$86	\$96	\$85	\$182	\$46	−39.1%
Miller	\$130	\$128	\$472	\$185	\$142	\$148	\$128	\$188	\$172	\$141	8.9%
Mississippi	\$205	\$155	\$152	\$169	\$270	\$165	\$204	\$217	\$240	\$348	70.1%
Moniteau	\$127	\$140	\$88	\$158	\$186	\$161	\$115	\$142	\$165	\$125	−1.2%
Monroe	\$156	\$124	\$137	\$140	\$150	\$113	\$105	\$87	\$91	\$102	−34.4%
Montgomery	\$99	\$114	\$151	\$127	\$181	\$185	\$170	\$129	\$193	\$260	162.9%
Morgan	\$154	\$157	\$129	\$190	\$150	\$150	\$132	\$148	\$197	\$165	7.3%
New Madrid	\$220	\$195	\$155	\$248	\$228	\$221	\$192	\$168	\$216	\$261	18.4%
Newton	\$137	\$153	\$164	\$229	\$184	\$185	\$149	\$166	\$185	\$211	54.4%
Nodaway	\$112	\$124	\$151	\$138	\$125	\$172	\$120	\$144	\$220	\$143	27.3%
Oregon	\$155	\$175	\$145	\$134	\$202	\$143	\$175	\$164	\$194	\$155	−0.1%
Osage	\$133	\$193	\$111	\$135	\$165	\$121	\$80	\$195	\$141	\$91	−31.3%
Ozark	\$116	\$129	\$101	\$117	\$139	\$139	\$163	\$150	\$130	\$101	−12.8%
Pemiscot	\$186	\$158	\$198	\$238	\$201	\$191	\$169	\$169	\$224	\$173	−7.0%
Perry	\$170	\$149	\$146	\$217	\$179	\$158	\$150	\$136	\$194	\$172	1.0%
Pettis	\$502	\$247	\$155	\$210	\$189	\$192	\$197	\$204	\$190	\$187	−62.7%
Phelps	\$166	\$167	\$155	\$171	\$167	\$183	\$207	\$142	\$238	\$181	9.3%
Pike	\$134	\$129	\$134	\$177	\$172	\$153	\$336	\$134	\$201	\$196	46.0%
Platte	\$187	\$204	\$212	\$242	\$244	\$247	\$264	\$214	\$233	\$230	23.0%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$176	\$203	\$217	\$234	\$221	\$161	\$194	\$167	\$217	\$210	19.6%
Pulaski	\$175	\$167	\$157	\$197	\$188	\$188	\$145	\$174	\$163	\$190	8.4%
Putnam	\$109	\$91	\$93	\$72	\$122	\$76	\$47	\$144	\$114	\$77	−29.7%
Ralls	\$116	\$151	\$115	\$187	\$126	\$288	\$206	\$163	\$111	\$80	−31.2%
Randolph	\$191	\$166	\$180	\$216	\$254	\$274	\$140	\$189	\$242	\$189	−0.6%
Ray	\$162	\$209	\$260	\$187	\$211	\$204	\$152	\$158	\$167	\$190	17.7%
Reynolds	\$123	\$151	\$114	\$122	\$119	\$113	\$104	\$139	\$72	\$132	6.7%
Ripley	\$150	\$182	\$137	\$251	\$172	\$192	\$146	\$185	\$164	\$184	22.3%
St. Charles	\$204	\$236	\$247	\$318	\$267	\$293	\$238	\$238	\$284	\$284	39.2%
St. Clair	\$112	\$73	\$106	\$151	\$144	\$212	\$203	\$192	\$205	\$125	12.0%
Ste. Genevieve	\$151	\$195	\$152	\$290	\$196	\$212	\$146	\$231	\$190	\$174	14.7%
St. Francois	\$175	\$182	\$191	\$219	\$212	\$192	\$197	\$181	\$240	\$234	33.7%
St. Louis	\$247	\$277	\$315	\$392	\$321	\$330	\$310	\$295	\$363	\$384	55.5%
Saline	\$171	\$142	\$124	\$166	\$126	\$150	\$387	\$180	\$185	\$158	−7.4%
Schuyler	\$159	\$77	\$166	\$150	\$71	\$191	\$136	\$111	\$123	\$176	11.2%
Scotland	\$104	\$117	\$104	\$155	\$126	\$79	\$68	\$120	\$190	\$107	2.7%
Scott	\$177	\$173	\$209	\$289	\$226	\$234	\$199	\$165	\$220	\$214	20.8%
Shannon	\$129	\$133	\$186	\$326	\$119	\$187	\$136	\$183	\$212	\$180	38.9%
Shelby	\$167	\$100	\$165	\$188	\$89	\$134	\$74	\$162	\$52	\$143	−14.2%
Stoddard	\$180	\$131	\$174	\$212	\$195	\$164	\$179	\$153	\$178	\$169	−6.4%
Stone	\$134	\$132	\$203	\$231	\$191	\$194	\$167	\$173	\$176	\$177	32.3%
Sullivan	\$127	\$128	\$121	\$171	\$176	\$167	\$120	\$150	\$184	\$128	0.8%
Taney	\$181	\$194	\$286	\$264	\$240	\$202	\$205	\$222	\$211	\$233	28.4%
Texas	\$104	\$132	\$159	\$152	\$145	\$148	\$136	\$120	\$181	\$178	71.5%
Vernon	\$155	\$146	\$144	\$171	\$128	\$176	\$123	\$134	\$148	\$156	0.8%
Warren	\$144	\$191	\$211	\$306	\$207	\$221	\$213	\$244	\$270	\$243	68.9%
Washington	\$163	\$174	\$210	\$227	\$201	\$195	\$215	\$212	\$191	\$237	45.2%
Wayne	\$216	\$169	\$117	\$163	\$162	\$166	\$122	\$176	\$164	\$119	−44.9%
Webster	\$180	\$167	\$201	\$221	\$204	\$282	\$204	\$162	\$205	\$193	7.1%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth	\$97	\$175	\$80	\$144	\$59	\$59	\$53	\$65	\$41	\$73	–25.3%
Wright	\$143	\$320	\$189	\$178	\$152	\$153	\$136	\$148	\$164	\$134	–6.7%
St. Louis City	\$305	\$326	\$374	\$427	\$367	\$397	\$334	\$354	\$436	\$443	45.3%
Missouri Total	\$203	\$217	\$236	\$290	\$244	\$267	\$236	\$226	\$264	\$288	41.9%

Table 6.1.2.2



UPDATED: 11/24



DCI

Missouri Department of Commerce & Insurance